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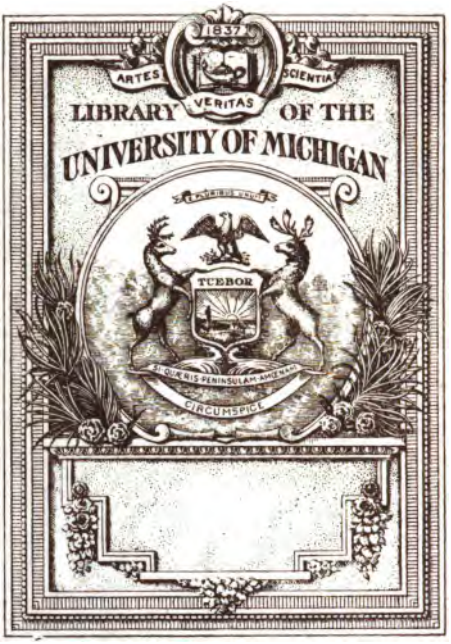

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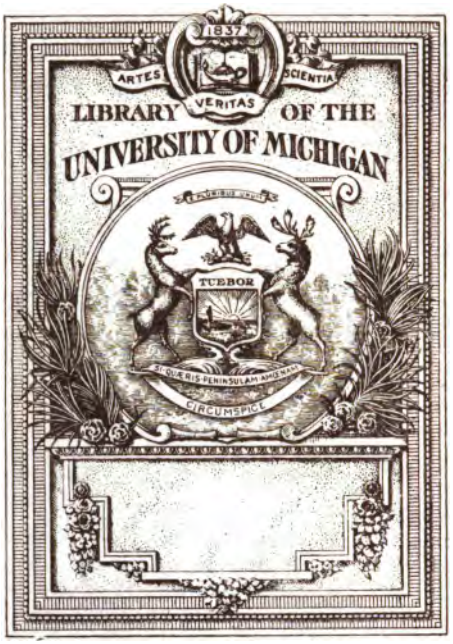

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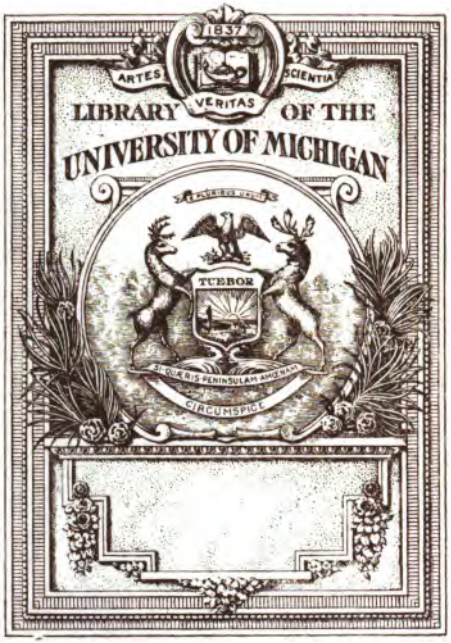

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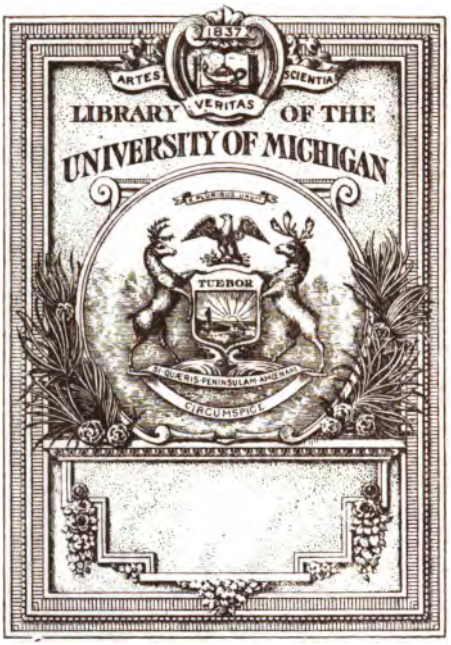

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U.S Post Office Department

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THE

UNITED STATES POSTAL MONEY-ORDER SYSTEM

A survey of the system for the purpose of ascertaining its condition and advancing its efficiency and economical administration, conducted by a Departmental Committee under the direction of

ALBERT S. BURLESON,
Postmaster General

WASHINGTON, D. C.
1915.

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LETTER OF TRANSMITTAL.

POST OFFICE DEPARTMENT,

OFFICE OF THE THIRD ASSISTANT POSTMASTER GENERAL,

Washington, D. C., October 25, 1915.

SIR:

The undersigned, members of a committee appointed by you to make a survey of the postal money-order system for the purpose of ascertaining its condition and advancing its efficiency and economical administration, have the honor to transmit herewith an interlocutory report embodying their findings with respect to the condition of the system. As the data presented is of a character that may be used currently for reference purposes, it is recommended that the report be printed.

Recommendations having for their purpose the advancement of the efficiency and economical administration of the system will be made in subsequent reports.

Respectfully,

A. M. DOCKERY,
Third Assistant Postmaster General.

CHAS. A. KRAM,
Auditor for the Post Office Department.

CHARLES E. MATTHEWS,
Superintendent, Division of Money Orders.

LEWIS M. BARTLETT,
Expert Accountant, Office of the Auditor for the Post Office Department.

CHARLES H. FULLAWAY,
Assistant Director, Division of Postal Savings.

To Hon. ALBERT S. BURLESON,
Postmaster General.

Reclass. 5-2-30. E.R.

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THE UNITED STATES POSTAL MONEY-ORDER SYSTEM.

INTRODUCTION.

The reasons for and extent of the survey.—In the development of the money-order service it frequently has been necessary to consider ways and means for the advancement of its efficiency and economical administration. From time to time, also, there have been brought to the attention of the Department proposals with the same ends in view. Such proposals principally have been made in the form of communications addressed to the Department; others have been made through the medium of the public press in discussions on postal affairs, economics, and the social sciences generally. Practically all of them have been made in good faith and with altruistic motives. Some, however, amount to nothing more than criticisms of existing methods, or are of a character altogether impracticable and visionary.

In dealing with such matters the officers of the Department frequently have been embarrassed by the lack of complete, correlated and detailed information concerning the operations and condition of the system, particularly in form that could be used as a ground for induction or inference. The principal numerical facts with respect to the operations of the system are contained in the accounts of postmasters. Under the law these do not come to the administrative office of the system but are sent direct to the Auditor for the Post Office Department, the officer of the Treasury who is charged with the examination and settlement of them. The duties of the Auditor do not contemplate the gathering and classification of data purely for administrative or statistical purposes. Moreover, the money-order service is administered as a part of the postal establishment and the cost of maintaining it is not separately stated in the financial reports of the Auditor for the Post Office Department, because with few exceptions those employed on money-order business are not separately appropriated for by Congress.

These conditions have given rise to the necessity for assembling, in form convenient for reference purposes, all ascertainable facts relating directly or indirectly to money-order affairs for use not only in dealing intelligently with the present needs of the service but also to serve as the basis for the maintenance of a current record. The present survey was undertaken for these reasons.

The scope of the committee's findings and recommendations.—The survey covers the history of the service from its establishment in 1864

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to the present time, its purpose, organization, and methods of procedure, its financial condition, the volume and classification of transactions, the cost of, and returns from, operation, the unit cost for various processes, a summary of the replies of postmasters to inquiries concerning proposed and possible improvements in the service, references to statutes governing the service, reference to conventions with foreign governments for the exchange of money orders, notes on the money-order systems of foreign countries, and a list of references to books, periodicals, etc., relating to the money-order service.

The committee will consider these data for the purpose of making such constructive recommendations for the advancement of the efficiency and economical administration of the service as may appear to be necessary.

The organization units covered.—The survey covers the procedure and transactions incident to the conduct of money-order business at all classes of post offices and at the central administrative office and the office of the Auditor for the Post Office Department in Washington. The data relating to the third and fourth class post offices is not presented with the same detail as is that relating to other post offices, since the issue of money orders at the former offices is on a commission basis, postmasters receiving a flat rate of three cents for each order issued irrespective of kind or amount.

Dates for which statistics are presented.—Practically all statistics presented are for the fiscal year ended June 30, 1914, thus facilitating comparison with the transactions of other years.

HISTORICAL.

Usefulness of the service.—When the President approved on May 17, 1864, the act of Congress which gave to the United States a postal money-order service, the foundation was laid for a project which has come to fill a necessary place in the affairs of the people. Designed "to promote public convenience, and to insure greater security in the transfer of money through the United States mails," the system in the course of its existence has been of immense benefit to the people and has been used for manifold purposes.

Aside from the ordinary service which it renders the citizen by affording him the practical result of a checking account in making purchases and settling financial obligations by mail, the money-order service has been and is now used by our foreign-born population to send money to relatives and to the postal-savings banks in their own countries. Many persons in the past have found the money-order system a convenience for the temporary deposit of funds for safekeeping by having the order drawn on the office of issue and in their own names. The establishment of a postal-savings system in this

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country, however, served to reduce the amount of money sent to postal-savings banks abroad and to curtail the use of the money-order service for savings purposes.

For a number of years following the close of the Civil War, the Government itself was a patron of the system. Money orders amounting to many thousands of dollars annually were issued on the application of the War Department for the payment of claims for bounty and back pay due by the United States to colored soldiers for services during the war, the organization of the money-order service rendering valuable assistance in insuring the proper payment of the claims.

One of the means provided by the act approved June 13, 1898, to meet expenditures caused by the Spanish War was the collection of a tax of two cents on each domestic order issued. The collections began on July 1, 1898, and ceased June 30, 1901, by repeal of the law. During this period the system collected for and paid to the Internal Revenue service $1,931,481.94, without any expense whatever to the Treasury Department and with practically none to the Post Office Department.

Establishment of the service.—Notwithstanding the fact that England had been successfully operating a money-order system since the year 1839, the need for such a facility in this country does not appear to have been recognized until about 1857. On January 31 of that year, Postmaster General Campbell furnished the chairman of the Committee on the Post Office and Post Roads, in the House of Representatives, upon his request, the outline of a plan for a money-order system such as might be put in operation in this country, but no action appears to have been taken in the matter. In the annual report of the Department dated December 1, 1857, it was stated that the adoption of some method for the more convenient and safe remittance of small sums of money through the mails by means of orders had been frequently urged as a matter worthy of attention. The first definite recommendation made by the Department, however, appeared in the annual report for 1862. Postmaster General Blair in setting forth therein reasons for the exclusion as far as practicable of money from the mails recommended the adoption of a money-order system as one of the remedies for the evils resulting from the common practice of enclosing currency in letters. He said:

> Great efforts have been made to give security to the mails. New and improved locks have been put into service; a stricter surveillance has been exercised over the affairs and agents of this Department; negligence has been punished and diligence rewarded: and the results in promoting energy and vigilance have been satisfactory. But the mails despite the very general watchfulness and fidelity on the part of the employees of this Department continue to be subject to depredations.
>
> The means of conveyance are fully adequate to the primary object of the mail service, the mere transmission of intelligence. This Department could not make use of strong boxes nor adopt measures to fix accountability upon each of the multitude of agents employed in the business, such as are resorted to by the carriers of merchandise and money without sacrificing the expedition required of a carrier of intelligence and at the same time greatly increasing the expenses necessary to the proper management of the latter business. For this reason the mails have always been and must continue to be an unsafe medium for the conveyance of money letters. The money contained in the mails creates the temptations to the robberies committed and is moreover the chief cause of the loss of letters which do not contain money.

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No action having been taken upon the recommendation, it was renewed in the annual report of the Department for 1863, Postmaster General Blair expressing the opinion that such a system "would not only prove a great convenience to civilians and soldiers, but would almost entirely obviate the loss of many letters, the great majority of which enclose small remittances."

The money-order service was finally authorized by Congress in the act approved May 17, 1864, and on November 1 of that year the system was put into operation. Postmasters had been informed of the procedure to be followed in handling the new postal facility by means of a pamphlet entitled "General Principles and Instructions to Postmasters," which was issued by the Department on October 1, 1864. The service was inaugurated at 141 offices which had been designated by the Postmaster General in accordance with the authority conferred upon him by the money-order act. In making the selection of the new-fledged money-order offices, it was deemed expedient to designate first the larger post offices and then to extend the service to others as rapidly as possible. This method resulted in a register of 419 offices equipped for the transaction of money-order business at the end of the first year of operation.

Measures were early taken to extend the service to the army, and the fact that money orders to the amount of $403,776.80 were drawn at the great centers of military operations during the first eight months of the system's existence is evidence of the extensive use to which it was put by the soldiers in sending money to their families and friends.

Personnel.—The central office of the money-order system from the establishment of the service to August 1, 1891, was conducted as an independent bureau of the Post Office Department. On this date it was made a division in the Office of the First Assistant Postmaster General. The organic act provided for the appointment by the Postmaster General of a superintendent and three clerks to care for the administrative work in the Department. Dr. C. F. Macdonald, often called the "father of the money-order system," was appointed as its superintendent and served in that capacity until July 7, 1893. The Secretary of the Treasury was authorized to appoint from time to time in the office of the Auditor of the Treasury for the Post Office Department such clerks, not to exceed six, as might be necessary to handle the additional work created by the money-order service. For the purpose of transacting business in the post offices, the Postmaster General was authorized to appoint additional clerks where necessary, the compensation of whom was to be paid out of the proceeds of the money-order business. On December 1, 1905, the Division of Money Orders was transferred from the office of the First Assistant to that of the Third Assistant Postmaster General, with which bureau it is

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still connected. To keep pace with the steady growth of the system, and the extension from time to time of the scope of its operations, the personnel of the Division of Money Orders has been gradually increased until at the date of this report it consists of 56 employees, including a superintendent and a chief clerk.

The money-order form.—The safety of the money order has always been an important question in the administration of the system. The money-order service having been established expressly to transmit money with absolute security to the remitter, it is obvious that all possible means had to be taken to safeguard the Government, to whose shoulders the liability was transferred. In devising the first money-order form, it was believed that this protection was best afforded by means of an order which omitted the name of the payee, this information being supplied through the medium of an advice or notification which was sent by the issuing postmaster to the postmaster on whom the order was drawn. Thus, when the order was presented to him, the paying postmaster would have the name of the payee and the particulars of the order before him, which naturally was an important factor in insuring proper payment.

This form fulfilled the requirements of safety and remained in use without substantial change until September, 1893, when the wording was modified to provide for the insertion of the name of the payee. The old order, while affording security, had been found to be open to the objections that the holder was often in doubt as to the proper method of signing it and the indorsee had no means of knowing whether or not the person from whom he accepted an order was the true owner. The new form provided a remedy for these defects and the orders were more readily accepted by banks and merchants.

A few months later, however, a radical change was made in the order. In the act approved January 27, 1894, Congress withdrew the discretionary power of devising the money-order form which had been vested in the Postmaster General by the organic act and prescribed a form with a coupon and a marginal section to designate the amount of the order. The new form was designed to facilitate the checking of accounts of issuing postmasters in the Auditor's Office. Shortly after the passage of the act work was begun on the revised money order and books of the new form were furnished to all money-order offices prior to July 1, 1894, the date on which the law took effect. The following extract from the annual report of the First Assistant Postmaster General, dated November 28, 1898, after the new form had been in use for over four years, recites some of the experiences encountered:

> The object * * * sought to be gained was a more rapid adjustment of the accounts of the issuing postmasters, at that time greatly in arrears. These conditions no longer exist; certain great imperfections in the form, making frauds possible, were discovered almost simultaneously with its adoption; the Department was involved in litigation which threatened to actually suspend the operation of the system upon the alleged claim that the form was an infringement of a patent. These reasons

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absolutely compelled the Department to modify the methods which it was supposed might be followed and obliged the Auditor to subsequently practically discontinue the use of the coupon for checking purposes. The form is wholly unsatisfactory, is unpopular with the public, fails to meet the expectation of the Department, and costs double the amount which should be expended for that purpose.

It was accordingly recommended that the discretionary authority be restored to the Department so that a form might be devised which would be better adapted to the requirements of the system. The exigency was met by Congress in section 5 of the Act approved March 1, 1899, wherein it was provided that "the Postmaster General shall prescribe the forms for the issue of money orders."

As a result of this revocation of the limitation upon the Department, a new form of money order of about the dimensions of a bank draft was devised, which made its appeal to public favor by means of its apparent simplicity, clearness, and adaptability. The advice or notification feature was retained, in conformity with section 4035 of the Revised Statutes, and an auxiliary in the nature of a receipt to the remitter was added for the first time. The revised form was offered to the public on September 4, 1899, and at first appeared to meet every expectation. It was not long, however, before it was found that the new order was exceedingly liable to alteration in amount, so many cases having been reported to the Department that the dependability of the postal money order as a negotiable instrument was seriously menaced. A remedy in the nature of a marginal check and the use of safety paper was recommended by a committee appointed by the Postmaster General in 1904 "to devise a new money-order blank to enable the Department to guard against the alteration or raising of money orders," and commencing on November 15, 1905, a money order conforming to the recommendations of the committee was gradually introduced into the service with successful results.

No substantial changes were again made in the form until 1910, when Congress made the use of an advice discretionary with the Postmaster General. The advice had clung to the money order throughout all the vicissitudes that had beset it during the forty-six years that the system had been in operation, but when it was found that this feature of the service was costing the Department about $500,000 annually the advisability of discontinuing it received serious consideration, particularly so when it appeared that such a step would bring about no impairment of the service.

Commencing on August 4, 1910, therefore, a revised form was gradually introduced, the most distinctive feature of which was a detachable coupon to take the place of the advice. The coupon was a radical departure from the advice, however, because the fundamental purpose of the latter was to communicate identification data privately to the paying postmaster to guard against fraud, whereas this information by its annexation to the order in the form of a coupon was

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now placed in the hands of the purchaser and would eventually reach the office of payment through the payee of the order. Thus a postmaster would have no knowledge of the fact that an order had been drawn on his office until it was presented for payment. In spite of its wide deviation from the course that had always been followed, the innovation was successful from its introduction.

Perhaps no other change has so greatly enhanced the utility of the service as has the comparatively new feature of paying orders at any money-order post office, an innovation conceived and urged by the present incumbent of the office of Third Assistant Postmaster General. The progress in this direction, however, can be traced from the time when it was found that the name of the payee might safely be placed on the order. The advice then was no longer the sole means of information for the paying postmaster, for the order had taken over some of its prerogatives. Gradually dependence on the advice as a safeguard to the proper payment of the order became secondary to other precautions, and it was eventually discontinued. When once the limitations imposed by the advice had been cast away, the new viewpoint brought as a matter of course a realization of the fact that there was no longer any great obstacle to the payment of orders at any money-order office. Since it was not the practice to send a notification to the paying postmaster that an order had been drawn on him, the necessity of confining the payment to a particular office ceased to exist, because, so far as information in regard to the identity of the payee and the authenticity of the order were concerned, all postmasters were on an equal footing. Accordingly, upon the recommendation of the Postmaster General, Congress sanctioned the innovation in a bill which was approved by the President on February 5, 1914, and a revised form payable within thirty days after issue at any money-order post office within the continental United States, Alaska excepted, if issued within the same geographical limits, was introduced on July 1, 1914. This form is in use at the present time.

Amount of money orders.—The act of Congress establishing the money-order system limited the amount for which a single order could be issued to a maximum of $30 and a minimum of $1. It was stated by Postmaster General William Dennison on November 2, 1864, the day following the opening of the service, that "The limit of $30 is believed to be sufficiently large to include all that class of remittances now sent in money through the mails, but in exceptional cases more than one order can be procured." As a basis for this statement it was shown that the average amount contained in "money" letters received at the dead letter office during the fiscal years 1862, 1863, and 1864, was $4.53, $4.20, and $5.18, respectively. However, before the service had completed its first year of operation, experience showed that so many applicants desired to send larger amounts through the mail that the labor imposed by the necessity of

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writing several orders to cover the remittances handicapped the economical operation of the system. This condition resulted in a recommendation to Congress by Postmaster General Dennison on November 15, 1865, for the increase of the maximum amount of orders to $50, which was accepted in the act approved June 12, 1866. The present restriction on the amount for which an order may be issued is $100. The reasons which led to this amount being fixed as the maximum were substantially the same as those already recited for increasing it from $30 to $50. The desirability of the present maximum was suggested as early at 1866, but it was not until March 3, 1883, that Congress authorized it.

Postal notes.—The withdrawal from circulation in 1875 of the fractional paper currency that had been in extensive use since the Civil War created a demand for a cheaper and more convenient means than that afforded by the money order then in use for transmitting very small sums of money through the mail. This demand was the progenitor of the postal note. For several years prior to 1883, when Congress authorized the adoption of the postal note, various methods were proposed for this purpose. England adopted a postal note without the customary advice about 1880 for use in transmitting amounts less than one pound sterling, but it was only after several years of investigation and deliberation in this country that administrative officials could see their way clear to sanction any form of order that did not contemplate the use of an advice. The Postmaster General recommended on November 13, 1880, that it would be well for the United States to observe the workings of the English system long enough to discover any defects, and suggested the adoption in the meantime of a scheme that had been proposed on October 27, 1880, by the Superintendent of the Money-Order System; namely, the reduction of the money-order fee to 5 cents for amounts not exceeding $5 and to extend the maximum amount of an order to $100, so that the increased commissions received for large orders might offset the losses resulting from the reduced fee for small orders. In urging favorable consideration for his plan, the superintendent made the following statement:

> In conclusion, I beg to express the opinion that the transfer of small sums by mail, at comparatively cheap rates, can be effected with less risk of loss to the public and to the Department by the money order and advice now in use than by any postal note device that has yet been proposed.

Notwithstanding these objections to the postal note, however, there came a change in the attitude of the Department about a year later. On November 7, 1881, a new form of order to be known as a "postal order" and to be issued at a cheaper rate without advice was proposed to Congress, but no decisive action was taken until March 3, 1883, when a postal note for use in transmitting amounts less than $5 finally was authorized. They were first issued September 3, 1883.

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The note was issued for a fee of 3 cents without a corresponding advice, and was payable to bearer at a money-order office selected and designated by the remitter, or at the office of issue. Experience later demonstrated, however, that if postal notes were made payable at any money-order office, it would facilitate their collection, besides relieving the Department of much troublesome correspondence caused by erroneous payments at one money-order office of postal notes drawn upon another. This feature was added to the postal note by the act of January 3, 1887.

The field of the postal note was further extended by the act of January 3, 1887, which authorized post offices other than money-order offices to issue them. The object to be gained by this measure was to extend to a limited degree the facilities of the money-order system to the small post offices where the establishment of the regular service was not warranted. This limited service was inaugurated at 197 offices on July 5, 1887, and was gradually extended to others as the demand required.

The popularity of the postal note could be foreseen before its adoption, because it met an overwhelming demand for a cheap and convenient method of transmitting very small amounts of money, but it was to be shown by experience that the money-order form itself, although perhaps not fully as convenient, with a slight reduction in fee could have given to the public the same unquestioned utility as a means for making small remittances as that afforded by the postal note, without the increased liability and inconvenience devolving upon the Department and the risks to the public that were occasioned by the use of the latter.

The desirability of the postal note as an adjunct to the money-order service appears to have been questioned for the first time in the annual report of the Postmaster General for the fiscal year 1892, wherein it was stated:

> The postal note being payable to bearer at any money-order office without written application and advice is not as secure as the money order, and for this reason it has given rise to dissatisfaction and complaint on the part of the public and seriously diminishes its usefulness as a means of transmitting small sums by mail, while the money order is justly regarded as absolutely safe.

As a remedy for this defect it was recommended that the name of the person for whom it was intended should be inserted in the postal note, or that the purchaser should at least be accorded the privilege of entering himself the name of the payee.

This dissatisfaction increased during the following year. As a result the First Assistant Postmaster General recommended on November 9, 1893, the discontinuance of the postal note. It was thought to be unnecessary and confusing to have two systems for transmitting money so nearly alike, and the remedy suggested was to have the money order take over the facilities afforded by the postal note.

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Moreover, it was found that because the postal notes were payable to bearer mail depredations had materially increased, and it was estimated that thousands of pieces of mail which contained no enclosure at all were destroyed in efforts by thieves to obtain postal notes. In line with the recommendations of the First Assistant Postmaster General and the joint congressional committee which investigated the subject Congress abolished the postal note in an act approved January 27, 1894. A reduction to three cents of the fee on money orders up to $2.50 provided, however, a very satisfactory substitute for the postal note.

Approximately eleven years after Congress had abolished the postal note upon urgent recommendations, this form of order was again advocated. Beginning in 1906 and for four years thereafter legislation authorizing postal notes in varying forms and amounts were proposed by the Department to Congress. The reasons advanced were practically all based upon objections to the use of postage stamps for remittances of small sums of money. In this connection it is interesting to note that in the year 1892, while the postal note was in extensive use, identically the same reasons were used by the Department in an effort to secure the authorization of a "postal remitting card," to fill a gap in the service that existed at that time despite the postal note. These recommendations resulted in the passage of an act on March 4, 1911, which again authorized the issue of postal notes. Notwithstanding the existence of authority to do so the issue of them has not been resumed up to this time.

Fees.—The growth of the system and the continuous simplification of business methods is reflected in the reductions that have been made from time to time in the money-order fees, the principal source of revenue from the business. It is a noteworthy fact that with few exceptions the growing transactions of the system have permitted successive decreases in the charges to the public. These reductions were uniformly recommended to Congress whenever the receipts derived from the operation of the system were substantially greater than the expenses, and the present low schedule is a tribute to the extensive patronage of the system by the public and the progress that has been made in handling the business economically.

The Macdonald bequest.—When the will of Dr. C. F. Macdonald, the first superintendent of the service, was offered for probate in 1902 it was found that he had bequeathed $2,000 "to the Secretary of the Treasury of the United States of America for the service of the Post Office Department, to be used by the Postmaster General of the said United States of America in such a way as he may deem expedient for the improvement of the postal money-order system." By reason of the fact that it had not been formally accepted by Congress, the money remained untouched in the treasury for eleven years, but

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authority for its expenditure under a commission appointed by the Postmaster General was finally granted in the general deficiency act approved October 2, 1913.

The international service.—It was prophesied by Postmaster General Dennison on November 2, 1864, that—

> The establishment of the (money-order) system in this country will no doubt lead to arrangements for the interchange of international money orders with the several foreign countries with which we have direct postal arrangements.

This prediction was fulfilled on July 27, 1868, when the President signed an act authorizing the Postmaster General to make conventions for exchange of orders with countries with which the Department had negotiated postal conventions. It was not until over a year later, however, that the first convention was concluded.

The service was initiated with Switzerland, pursuant to the terms of a convention signed at Washington on July 2, 1869, by the Postmaster General, under the authority given by the act of July 27, 1868, and at Berne on July 26, 1869, by the chief of the Federal Post Department of Switzerland. The new service commenced on September 1, 1869, 150 post offices in this country being authorized to issue and pay the international orders.

Service was next established with Great Britain on October 2, 1871. Efforts to negotiate a convention with that country by mail were not successful, and after an extended correspondence it was necessary to dispatch the Superintendent of the Money-Order System to London as a special agent to negotiate the terms of the convention. Germany and Canada were the next countries with which conventions were concluded. The service has gradually been extended to other countries until at the present time conventions for the exchange of money orders exist with more than sixty foreign postal administrations.

One of the chief sources of revenue to the money-order system is the gain on foreign exchange. Since the inauguration of the international service settlement of balances due by the United States to a creditor country has been made by means of bills of exchange purchased from responsible banking houses in New York City that have been approved of by the Department. In each case a limit on the amount of bills in course of transit and payment is fixed and purchases are not made in excess of this sum. Bids are submitted daily and the bills of exchange are purchased from the lowest bidder whose limit on outstanding bills has not been reached. In the settlement of balances it is found that the United States is debtor to most of the countries with which the service is conducted and by purchasing exchange when rates are low the Department is enabled at the end of a year usually to show a substantial profit from this source.

The year 1880 saw important modifications in the terms of the original conventions with the United Kingdom of Great Britain and

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Ireland, the German Empire, and the Dominion of Canada. At the time the original conventions with these countries were concluded the value of United States currency was below par of gold and was continually fluctuating, which made it impossible for the issuing postmaster to draw the order for a fixed sum in the money of the country of payment and confined the actual exchange of orders between the respective countries to certain "international exchange offices." The postmaster at the ordinary international money-order office would draw on the exchange office and the latter would make the conversion from the money of one country to that of the other at the market rate of gold prevailing in New York. When the currency of this country finally became stable, therefore, a simplification of the mode of procedure in the exchange of orders was made possible. Under the new method the postmaster at the inland international money-order office gave the order to the applicant instead of sending it to the exchange office as formerly. The postmaster was able to issue the order for a determinate amount by the use of conversion tables supplied him. The rates of commission to be paid by each postal administration was lowered and the cost of the interchange of orders between the contracting countries was further reduced by the diminution of the number and cost of the blanks and the amount of clerical labor required. These economies permitted the United States to lessen materially the fees charged for the issue of orders to the countries concerned.

In line with the increase in the maximum amount of domestic orders to $100, which was authorized on March 3, 1883, the limitation on international orders was raised to a like amount by the act of Congress approved January 30, 1889. Besides the advantage in uniformity between the two services that was gained by this legislation, the change tended to reduce the expense of the international system because only a single order was then required for sums from $50 to $100 instead of two as theretofore. The compensation of postmasters and clerks concerned in issuing international orders being based upon the number of transactions, a considerable reduction in expense resulted in this respect.

It is impracticable to enumerate here the many changes of more or less importance which have occurred during the forty-six years that the international money-order system has been in operation, but the aggregate result of the progress that has been made is exemplified in the present effective and economical operation of this branch of the money-order service.

Growth of the service.—Following is a table showing the growth of the service and making possible a comparison of money orders and postal notes issued for the fiscal years 1865 to 1914, inclusive:

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TABLE 1.—*Comparison of money orders and postal notes issued, fiscal years, 1865 to 1914, inclusive.*

Fiscal year.	Number of money order offices.	Domestic money orders issued. (a)		International money orders issued in the United States. (b)		Postal notes issued. (c)	
		Number	Value.	Number.	Value.	Number.	Value.
1865....	419	74,277	$1,360,122.52	.....	.....	.....	.....
1866....	766	243,609	3,977,259.28	.....	.....	.....	.....
1867....	1,224	474,496	9,229,327.72	.....	.....	.....	.....
1868....	1,468	831,937	16,197,858.47	.....	.....	.....	.....
1869....	1,466	1,264,143	24,848,058.93	.....	.....	.....	.....
1870....	1,694	1,671,253	34,054,184.71	.....	$22,189.70	.....	.....
1871....	2,076	2,151,794	42,164,118.03	.....	38,489.56	.....	.....
1872....	2,452	2,573,349	48,515,532.72	41,812	833,006.00	.....	.....
1873....	2,775	3,355,686	57,516,214.69	91,847	1,863,512.37	.....	.....
1874....	3,069	4,420,633	74,424,854.71	112,614	2,265,242.32	.....	.....
1875....	3,404	5,006,323	77,431,251.58	102,250	1,964,574.88	.....	.....
1876....	3,401	4,998,600	77,035,972.78	109,409	2,068,668.03	.....	.....
1877....	3,697	4,925,931	72,820,509.70	104,816	1,844,053.98	.....	.....
1878....	4,143	5,613,117	81,442,364.87	120,788	2,047,696.86	.....	.....
1879....	4,512	6,372,243	88,254,541.02	137,088	2,240,454.95	.....	.....
1880....	4,829	7,240,537	100,352,818.83	221,372	3,463,862.33	.....	.....
1881....	5,163	7,663,232	105,075,769.35	291,098	4,683,926.38	.....	.....
1882....	5,491	8,420,869	113,400,118.21	377,443	6,536,514.48	.....	.....
1883....	5,927	8,807,556	117,329,406.31	466,326	7,717,832.11	.....	.....
1884....	6,310	7,835,694	122,121,261.98	478,148	7,688,776.53	3,689,237	$7,411,992.48
1885....	7,056	7,725,893	117,858,921.27	448,921	6,840,358.47	5,058,287	9,996,274.37
1886....	7,357	7,940,302	113,819,521.21	493,423	7,178,786.21	5,999,428	11,718,010.05
1887....	7,853	9,232,177	117,462,660.89	615,405	9,035,530.31	6,307,552	11,768,824.81
1888....	8,241	9,959,207	119,649,064.98	759,636	11,293,870.05	6,668,006	12,134,459.04
1889....	8,727	10,130,140	115,081,845.79	824,427	12,280,516.67	6,802,720	12,082,190.73
1890....	9,382	10,624,727	114,362,757.12	859,054	13,230,135.71	6,927,825	12,160,489.60
1891....	10,070	11,451,274	119,122,236.50	923,896	14,443,667.47	6,802,558	11,753,849.28
1892....	12,069	12,069,442	120,066,801.07	983,476	15,120,271.55	7,050,040	11,895,765.51
1893....	18,434	13,309,735	127,576,433.65	1,055,999	16,341,837.86	7,753,210	12,903,076.73
1894....	19,262	14,304,041	138,793,579.49	917,823	13,792,455.31	7,765,310	12,649,094.55
1895....	19,691	22,031,120	156,709,089.77	909,278	12,906,485.67	.....	.....
1896....	19,825	23,962,053	172,100,649.02	985,799	13,852,615.74	.....	.....
1897....	20,031	25,169,055	174,482,676.94	944,185	13,588,379.33	.....	.....
1898....	22,388	27,798,078	191,354,121.63	955,334	13,239,769.27	.....	.....
1899....	26,784	29,007,870	211,213,592.84	968,501	13,744,770.37	.....	.....
1900....	29,649	32,060,983	238,921,009.67	1,102,067	16,749,018.31	.....	.....
1901....	30,529	35,586,379	274,546,067.34	1,247,888	20,072,613.65	.....	.....
1902....	31,680	40,474,327	313,551,279.88	1,311,111	22,974,473.11	.....	.....
1903....	34,547	46,229,354	357,851,458.32	1,626,476	31,014,125.14	.....	.....
1904....	35,094	50,712,168	383,452,373.80	1,888,730	37,876,265.75	.....	.....
1905....	36,832	53,722,463	401,916,214.78	2,163,098	42,503,246.57	.....	.....
1906....	37,444	58,863,123	450,359,052.00	2,634,738	57,204,607.04	.....	.....
1907....	37,572	62,530,408	486,478,146.65	3,179,511	77,252,907.05	.....	.....
1908....	43,313	65,345,395	506,170,014.62	3,230,815	81,502,011.18	.....	.....
1909....	50,043	69,304,395	498,511,747.14	3,175,014	69,317,899.97	.....	.....
1910....	51,791	77,585,321	558,178,028.35	3,832,318	89,558,299.42	.....	.....
1911....	51,809	81,906,206	590,034,432.52	4,060,431	97,681,211.85	.....	.....
1912....	52,815	85,286,380	594,901,623.90	3,708,773	86,095,404.58	.....	.....
1913....	54,594	91,412,698	636,814,179.46	3,850,310	90,703,205.12	.....	.....
1914....	55,053	104,736,717	677,908,573.58	3,896,824	91,285,920.10	.....	.....

(a) Domestic money orders first issued November 1, 1864.
(b) International money orders first issued September 1, 1869.
(c) Postal notes first issued September 3, 1883.

PURPOSE.

The purpose of the postal money-order system, as stated in the establishing act, is "to promote public convenience, and to insure greater security in the transfer of money through the United States mails."

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The principal functions and duties incident to the conduct of the service are—

The issue of domestic money orders and the collection of fees therefor.

The payment of domestic money orders.

The negotiation and conclusion of conventions with foreign countries for the exchange, by means of postal orders, of small sums of money.

The issue of international money orders and the collection of fees therefor.

The preparation of lists of international money orders issued in the United States on foreign countries.

The exchange of lists of international money orders issued in the United States on foreign countries, and in foreign countries on the United States.

The reissue for payment in the United States of money orders issued in foreign countries.

The payment of international money orders.

The financing of the service, principally the movement of funds from offices where the receipts exceed payments to points where they will be available for use or distribution in meeting the needs of offices where payments exceed receipts.

The payment of balances due foreign countries by means of bills of exchange purchased for the purpose through the postmaster at New York.

The collection of balances due from foreign countries and the disposition, through the postmaster at New York, of bills of exchange received therefor when the payment is made by this means.

The audit, adjustment, and settlement of money-order accounts.

ORGANIZATION.

Following is an outline of the organization of the Post Office and Treasury Departments for the administration of the money-order system, the audit of its accounts, the custody of its surplus funds, and the transaction of money-order business at post offices. The subdivisions of organization units are expressed by relative indentation.

POST OFFICE DEPARTMENT

General Administration.

Postmaster General.

Superintendence and government of the Department; general direction of the postal service in all its branches; regulations, orders.

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Chief Clerk.
Supervision of the clerical force of the Department; custody of journals and records; preparation and distribution of Official Postal Guide, etc.

Solicitor.
Opinion on questions of law; claims of postmasters for losses; compromises, remissions.

Purchasing Agent.
Purchase of supplies for the Post Office Department and postal service.

Chief Inspector.
Inspection of post offices; investigations.

First Assistant Postmaster General.

Division of Postmasters' Appointments.
Establishment, change in name and discontinuance of post offices of all classes and change in site of fourth-class post offices; appointment of postmasters, including their bonds and commissions; conduct of postmasters.

Division of Salaries and Allowances.
Appointment, upon nomination, of assistant postmasters and clerical force of first and second class offices, including their bonding, salaries, and conduct; allowances for rent, light and fuel; consolidation of post offices and establishment of stations; location of presidential offices and stations connected therewith.

Third Assistant Postmaster General.

Division of Money Orders.
General direction of the money-order system, both domestic and international; designation and discontinuance of money-order offices; preparation of conventions for the exchange of money orders with foreign countries.

Division of Finance.
Payment of invalid money orders by warrant.

Division of Registered Mails.
Management of collect-on-delivery feature of the domestic parcel post.

Fourth Assistant Postmaster General.

Division of Rural Mails.
Appointment and discipline of rural carriers.

Division of Supplies and Equipment.
Custody and furnishing of supplies and equipment.

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Post Office Service.

Post Offices.

Money-order offices.

Issue and payment of domestic money orders; issue and payment of international money orders when specifically designated to transact this class of business.

Main offices.

Exchange offices.

Effecting exchange of money orders between the United States and foreign countries.

Depository offices.

Receipt of surplus funds from other postmasters.

Draft office (New York City).

Payment of drafts drawn by postmasters on credits previously allowed.

"Classified" branches.

"Classified" stations.

"Contract" branches.

"Contract" stations.

The same domestic money-order facilities are available at all branches and stations as at the main office to which they are tributary; international business is transacted only when specifically authorized.

Rural routes.

Rural postal stations.

Issue domestic money orders, and under certain conditions pay them, under direction of the postmaster at the office to which they are tributary.

Rural carriers.

Receive applications for the issue of money orders at the distributing office or rural station to which they are attached, and under certain conditions orders are paid through them.

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TABLE 2.—*Number of money-order offices in operation July 1, 1915, arranged by States and Territories, the kind of business transacted and the number of branch offices and stations subsidiary thereto; also the number of money-order offices in operation at the close of each fiscal year since the establishment of the system.*

MONEY ORDER OFFICES IN OPERATION JULY 1, 1915.

States and Territories.	Number of money-order offices.	Number of offices doing only domestic business.	Number of offices doing international business.	Number of branch offices and stations.
Alabama	1,139	1,003	136	27
Alaska	64	39	25	.....
Arizona	259	209	50	6
Arkansas	1,354	1,216	138	24
California	1,840	1,396	444	300
Colorado	820	662	158	61
Connecticut	527	381	146	175
Delaware	114	81	33	16
District of Columbia	95	82	13	94
Florida	945	828	117	18
Georgia	1,181	979	202	59
Guam	1	.....	1	.....
Hawaii	87	42	45	2
Idaho	499	407	92	6
Illinois	2,282	1,630	652	578
Indiana	1,275	973	302	149
Iowa	1,382	925	457	112
Kansas	1,142	824	318	57
Kentucky	1,734	1,568	166	70
Louisiana	1,055	927	128	40
Maine	900	762	138	44
Maryland	833	735	98	135
Massachusetts	1,241	846	395	551
Michigan	1,567	1,150	417	282
Minnesota	1,306	924	382	129
Mississippi	1,031	881	150	8
Missouri	1,994	1,614	380	211
Montana	716	592	124	13
Nebraska	906	627	279	44
Nevada	174	132	42	.....
New Hampshire	463	381	82	40
New Jersey	1,033	724	309	305
New Mexico	491	436	55	.....
New York	3,393	2,627	766	939
North Carolina	1,401	1,216	185	38
North Dakota	731	553	178	3
Ohio	2,048	1,588	460	336
Oklahoma	1,171	930	241	20
Oregon	791	652	139	59
Pennsylvania	3,839	3,059	780	641
Porto Rico	89	72	17	4
Rhode Island	206	156	50	88
Samoa	1	.....	1	.....
South Carolina	650	546	104	33
South Dakota	633	468	165	4
Tennessee	1,037	881	156	73
Texas	2,394	1,896	498	87
Utah	344	265	79	44
Vermont	421	343	78	12
Virginia	2,144	1,968	176	89
Washington	1,049	846	203	143
West Virginia	1,491	1,361	130	21
Wisconsin	1,237	894	343	144
Wyoming	307	258	49	.....
Total	55,827	44,555	11,272	6,334

MONEY ORDER OFFICES IN OPERATION AT THE CLOSE OF EACH FISCAL YEAR SINCE THE ESTABLISHMENT OF THE SYSTEM.

June 30, 1865	419
June 30, 1866	766
June 30, 1867	1,224
June 30, 1868	1,468
June 30, 1869	1,466
June 30, 1870	1,694
June 30, 1871	2,076
June 30, 1872	2,452
June 30, 1873	2,775
June 30, 1874	3,069
June 30, 1875	3,404
June 30, 1876	3,401
June 30, 1877	3,697
June 30, 1878	4,143
June 30, 1879	4,512
June 30, 1880	4,829
June 30, 1881	5,163
June 30, 1882	5,491
June 30, 1883	5,927
June 30, 1884	6,310
June 30, 1885	7,056
June 30, 1886	7,357
June 30, 1887	7,853
June 30, 1888	8,241
June 30, 1889	8,727
June 30, 1890	9,382
June 30, 1891	10,070
June 30, 1892	12,069
June 30, 1893	18,434
June 30, 1894	19,262
June 30, 1895	19,691
June 30, 1896	19,825
June 30, 1897	20,031
June 30, 1898	22,388
June 30, 1899	26,784
June 30, 1900	29,649
June 30, 1901	30,529
June 30, 1902	31,680
June 30, 1903	34,547
June 30, 1904	35,094
June 30, 1905	36,832
June 30, 1906	37,444
June 30, 1907	37,572
June 30, 1908	43,315
June 30, 1909	50,043
June 30, 1910	51,791
June 30, 1911	51,809
June 30, 1912	52,815
June 30, 1913	54,594
June 30, 1914	55,055
June 30, 1915	55,670
July 1, 1915	55,827

Total number of money-order offices in operation..... 55,827
Total number of offices which transact domestic business only..... 44,555
Total number of offices which transact international business in addition to domestic business..... 11,272
Total number of branch offices and stations..... 6,334

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TREASURY DEPARTMENT.

General Administration.

Secretary of the Treasury.

Auditor for the Post Office Department.

Audit and settlement of money-order accounts.

Treasurer of the United States.

Receipt of surplus money-order funds from certain postmasters through the medium of national banks designated as active depositories for public moneys and transfer of the aggregate for the account of the Postmaster General with the Assistant Treasurers of the United States at Chicago and New York.

Independent Treasury Service.

Assistant Treasurer of the United States, New York.

Custody of surplus money-order funds for the account of the Postmaster General.

Assistant Treasurer of the United States, Chicago.

Custody of surplus money-order funds for the account of the Postmaster General.

TECHNIQUE.

The laws and regulations for the government of the Post Office Department and postal service are embodied in the Postal Laws and Regulations of 1913, which is amended from time to time as the need arises. In that part of the Regulations devoted to the money-order system the business and technical methods employed in the conduct of its operations are given in detail. The Regulations being readily available and the contents relating to the money-order service quite lengthy, it is deemed sufficient for the purposes of this report to give a list of references to the money-order regulations in the form of a subject analysis, followed by a list of the books, pamphlets and forms used in money-order work.

There is also given a description of the methods employed in the Office of the Auditor for the Post Office Department in the audit and settlement of money-order accounts.

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REFERENCES TO SECTIONS OF THE POSTAL LAWS AND REGULATIONS OF 1913 (AS AMENDED) RELATING TO THE MONEY-ORDER SYSTEM AND EMBODYING THE STATUTES AND ADMINISTRATIVE REGULATIONS NOW IN FORCE FOR THE GOVERNMENT OF THE SERVICE.

REFERENCES TO GENERAL SUBJECTS.

CHAPTER 1.

General Provisions, secs. 1115-1122.
- I. Establishment of service, secs. 1115-1117.
- II. Allowance for clerical service at money-order offices, sec. 1118.
- III. Conduct of money-order business, secs. 1119-1122.

CHAPTER 2.

Issue of Domestic Money Orders, secs. 1123-1145.
- I. General Provisions, secs. 1123-1127.
- II. Fees and Limitations, secs. 1128-1129.
- III. Application and Issue, secs. 1130-1134.
- IV. Errors and Changes, secs. 1135-1137.
- V. Advices, secs. 1138-1139.
- VI. Money-Order Dating Stamps and Signatures to Money Orders, secs. 1140-1141.
- VII. Treatment of Money-Order Forms, secs. 1142-1145.

CHAPTER 3.

Payment of Domestic Money Orders, secs. 1146-1163.
- I. General Provisions, secs. 1146-1151.
- II. Payment of Orders to Other than Payees, secs. 1152-1153.
- III. Payment of Orders, when refused, secs. 1154-1156.
- IV. Coupons and Advices at Paying Offices, secs. 1157-1163.

CHAPTER 4.

Repayment of, and Duplicate, Money Orders—Payment of Invalid Orders by Warrant, secs. 1164-1179.
- I. Repayment of Domestic Orders, secs. 1164-1166.
- II. Duplicate Orders—Application and Issue, secs. 1167-1175.
- III. Payment and Repayment of Duplicate Orders, secs. 1176-1177.
- IV. Invalid Orders Payable by Warrant, secs. 1178-1179.

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CHAPTER 5.

International Money-Order Service, secs. 1180-1225.
I. General Provisions, secs. 1180-1185.
II. Direct and Indirect Exchange—Exchange Offices, secs. 1186-1188.
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Depositaries and Depository Offices for Money-Order Funds—Cont.
Deposits of money-order funds to be used the same as regular funds, sec. 1251, par. 1.
Remittances by depository postmasters, par. 2.
Money-Order Records and Accounts.
Record books, sec. 1252, par. 1.
— at smaller offices.
Daily register.
Advice and paid-order register.
Cashbook.
Complete record kept on file, par. 2.
Daily adjustment of accounts, sec. 1253, par. 1.
All business of day to be entered, par. 2.
Compensation for money-order business, sec. 1254, par. 1.
— at third and fourth-class offices.
Pay of clerks not to appear in accounts, par. 2.
See sec. 1118, as to commissions for money-order business at third and fourth-class offices; sec. 296, as to clerk hire at money-order offices of first and second classes.
Change of Postmasters at Money-Order Offices.
Outgoing postmaster, sec. 1255, par 1.
— must deliver money-order funds in cash.
— receipt for cash turned over.
— credit for cash turned over.
— surplus funds sent to depository, par. 2.
Records and supplies, delivery of, to successor, par. 3.
Incoming postmasters, sec. 1256, par. 1.
Cash received from predecessor.
Receipt given, par. 2.
Failure of outgoing postmaster to comply with instructions, par. 3.

MONEY-ORDER BUSINESS ON RURAL ROUTES.

Conduct of Business at Rural Stations.
Rural postal stations, sec. 1257.
— money-order facilities at.
— orders shall not be drawn on.
Clerks in charge, sec. 1258, par. 1.
— remittances by.
— reports by.
— permitted to cash orders conditionally, par. 2.
— to be governed by Postal Laws and Regulations and special instructions, par. 3.
Purchase of Money Orders Through Rural Carriers.
Rural carriers receive applications for money orders, sec. 1259.
Drawing of order on distributing office permitted, sec. 1260.
Money-order supplies for rural carriers, sec. 1261.

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Purchase of Money Orders Through Rural Carriers—Continued.
Procuring orders, sec. 1262.
— at what offices allowed.
Applications and funds received, sec. 1263.
— turning in at office.
— treatment by postmaster.
Delivery of order to applicant, sec. 1264, par. 1.
— method of.
Mailing of order to payee, par. 2.
Treatment of receipt and money order at post office, par. 3.
Carrier's record, sec. 1265, par. 1.
— to be exhibited to postmaster or assistant postmaster daily, par. 2.
Receipts, sec. 1266, par. 1.
— numbering of.
— postmaster to fill out.
— carrier's voucher.
— spoiled, treatment of, par. 2.
— stub receipts, preservation of, par. 3.
— method of numbering, par. 4.
Exchange from one carrier to another, sec. 1267, par. 1.
— method of.
Receipts, par. 2.
Payment of Money Orders Through Rural Carriers.
Paying orders by carriers permitted, sec. 1268.
— method of.
Request of payee, par. 2.
— in writing or on printed form, par. 3.
Carrier shall receipt, par. 4.
Payee to receipt on order, par. 5.
— use of, as voucher by postmaster.
Additional receipt required when, par. 6.
See sec. 1149, as to identification, etc.

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LIST OF BOOKS, PAMPHLETS AND FORMS USED IN MONEY-ORDER WORK.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
	Domestic money-order forms in books of 50, 100, and 200	11 x 3	500,000,000
	Superintendent's reissued orders	11 x 3	150,000
	International money orders in books of 25, 50, 100, and 200.		
	Receipt and order	4¼ x 7	12,000,000
	Advice and coupon	4¼ x 7	
	Reissued orders for exchange offices.		
	Order	4¼ x 5	400,000
	Advice	4¼ x 6	
	Draft on postmaster at New York in books of 5, 10, 15, and 25	13¾ x 3	15,000
	Transfer drafts in books of 250	13½ x 4⅛	250
	Postmaster General's check on Assistant Treasurer United States in books of 250	13¼ x 4½	750
6000	Domestic advertising placard	11 x 15½	150,000
6001	Application for domestic order; to be made up in tablets of 250 blanks each, each tablet glued at right-hand side	4 x 5¼	500,000,000
6001*b*	Application for domestic order, with translation in the Spanish language. To be made up as required under Form 6001	4 x 5¼	1,600,000
6001*c*	Application for domestic order, with translation in Italian language. To be made up as required under Form 6001	4 x 5¼	500,000
6002	Application for duplicate of domestic order	8 x 10½	1,200,000
6002*a*	Record of application for duplicate order	3 x 3½	1,200,000
6003*a*	Application for warrant in payment of domestic order	8 x 10½	200,000
6003*b*	Application for warrant in payment of postal note	8 x 10½	5,000
6003*d*	Oath of applicant for warrant	8 x 10½	1,000
6004	Particulars of coupon or advice	3 x 3½	400,000
6005	Invalid advice sent to issuing office	8 x 10½	1,000
6006	Letter of inquiry and separate advice	3 x 3½	6,000,000
6008	List of post offices, first and second classes (Filing System); 10 to 12 pages, each page 8½ x 14; printed both sides	8½ x 14	500
6010	Statement, domestic	8½ x 14	2,400,000
6010*a*	Statement, continuation for issues	8½ x 14	300,000
6010*b*	Statement, continuation for payments	8½ x 14	20,000
6010*c*	Statement, in English or Spanish, or both	8½ x 14	4,000
6011	Summary of money order transactions	8½ x 14	625,000
6012	Special summary	8½ x 14	1,500
6012-1	Bills of Exchange purchased	8½ x 14	500
6012-2	Report of forms used	8½ x 14	30,000
6012*a*	Report of drafts paid	8½ x 14	5,000
6013	Report of orders issued—*ruled*	8½ x 14	1,200,000
	Report of orders issued—*unruled*	8½ x 14	1,500,000
6014	Report of orders paid—*ruled*	8½ x 14	1,000,000
	Report of orders paid—*unruled*	8½ x 14	2,000,000
6017	Payee requested to consent to repayment	3½ x 8	15,000
6019*a*	Daily report of classified stations	8 x 10½	2,000,000
	Daily report of contract branches	8 x 10½	9,000,000
6019*b*	Daily report of stations to main office	10½ x 16	200,000
6021	Remittance letter	8 x 10½	15,000,000
6021*b*	Quarterly schedule of deposits received	7 x 8	1,500,000
6024	Notification of transfer funds	3½ x 8	375,000
6025	Memorandum of remittances—*ruled*	8½ x 14	6,000
	Memorandum of remittances—*unruled*	8½ x 14	60,000
6027	Request for certification of advice	8 x 10½	250
6028	Postmaster's certificate of advice not received	3 x 3½	250,000
6030*a*	Inquiry—orders deposited in bank	5¼ x 8	3,000
6031	Notice—advice on Great Britain	3¼ x 5½	12,000
6033	Application for draft	5¼ x 8	140,000
6034	Application by station for funds	3½ x 8	4,000
6035	Application for renewal of credit	3¼ x 5½	40,000
6036	Special notice of repayment	3 x 3½	200,000
6037	Notice to pay original order	3½ x 8	1,000
6038	Memorandum of orders through clearing-house	3 x 8	300,000
6038*c*	Clearing-house list of orders	3 x 8	650,000

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List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6040	Examiner's advice of payment	3½ x 5	500,000
6041*a*	Examiner's advice of payment	3½ x 5	400,000
6041*b*	Examiner's check	3½ x 5	450,000
6044	Notice to payee to present order	8 x 8	10,000
6045*b*	Consent of payee to repayment	3½ x 8	60,000
6047	Card index—duplicates	8 x 10	10,000
6049*c*	Reference slips	3½ x 8	20,000
6050	Slips to affix over place where order stamped paid; 1⅛ x 1⅛ inches; gummed one side; no printing; to be in sheets of 63 slips, perforated similar to sheets of postage stamps; blue paper, shade of money order forms	.....	15,000 sheets or 945,000 slips
6051	Notice—Payment prohibited (domestic)	5¼ x 8	10,000
6051*b*	Notice—Payment prohibited (international)	8 x 10½	1,000
6053*c*	Requisition for money order forms	8 x 10½	600,000
6054	Requisition for blank drafts	3¼ x 5½	30,000
6055	Weekly report of transactions (New York)	16 x 21	250
6056	Drafts in exchange for cashed orders	5¼ x 8	60,000
6060	Order issued in lieu of another	5¼ x 8	100,000
6062	Request to pay duplicate order	3½ x 8	2,000
6063	Permission to remit by checks	3½ x 8	2,000
6064	Reference slips	3½ x 8	150,000
6065	Request for return of paid order—perforated	4½ x 5½	150,000
6066	Reference slips		
	Unruled, printed with name of post-office	3½ x 8	5,000,000
	Ruled, name of office omitted		
6067	Instructions to use latest editions of blanks	3½ x 8	8,000
6068	Information requested of remitter (international)	5¼ x 8	80,000
6068*a*	Information requested of remitter (domestic)	5¼ x 8	10,000
6069	Acknowledgment of letter received	3¼ x 5½	1,000
6073*a*	Receipt to cashier for orders	3½ x 8	1,000
6074	Daily settlement of funds	3½ x 8	2,000
6076	Bill of exchange to Hungary	8 x 10½	500
6076*a*	Bill of exchange to Switzerland	8 x 10½	500
6076*b*	Bill of exchange to Austria	8 x 10½	500
6080	Domestic issue check	3½ x 5	2,000,000
6083	Supplemental international advice, containing text in various languages	4¼ x 5	2,000,000
6087	Card index—credits and drafts	7 x 9	3,000
6087*a*	File cards—special draft	4 x 6	12,000
6091	Loss of letter containing order	3½ x 8	4,000
6091*a*	Application for duplicate requested	3½ x 8	8,000
6095	Robbery of post office reported	5¼ x 8	2,000
6095*a*	Post office destroyed by fire	8 x 10½	2,000
6102	Jacket for inspector's case	8 x 10½	6,000
6106	Power of attorney	5¼ x 8	20,000
6112	Specifications and proposals; about 18 leaves, 8¼ x 13½, printed both sides; paper cover	8¼ x 13½	.....
6112*a*	List of awards, showing prices and names of contractors; about 16 leaves, 8 x 10½, printed both sides; paper cover	8 x 10½	.....
6113	Letter heads—Division of Money Orders	8 x 10½	200,000
6114	Letter heads—post offices	8 x 10½	160,000
6114*a*	Letter heads, with marginal description of order	8 x 10½	4,000
6115	Note heads	5¼ x 8	80,000
6116	Bond of indemnity for duplicate	8 x 10½	405,000
6117	Transmitting bond of indemnity	3½ x 8	2,000
6118	Orders carelessly issued	8 x 10½	10,000
6119	Defective receipt returned	3½ x 8	2,000
6120	Rates of exchange on foreign countries	10½ x 16	1,000
6122	Receipt returned to issuing office	3½ x 8	3,000
6123	Remittances in proper envelopes	5¼ x 8	20,000
6124	Instructions—Canadian postal notes	8 x 10½	1,000
6126	Order paid at office not drawn on, with reply coupon—perforated	3 x 7½	20,000,000
6127	Guaranty to cover duplicate order	8 x 10½	4,000
6130	Name of banks requested	3½ x 8	2,000
6131	Returning reply coupon (Form 6126)	5¼ x 8	10,000
6133	Postmaster fails to respond to notices	8 x 10½	20,000
6138	Notice to auditor—P. M. General's check	5¼ x 8	500

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List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6139	Defective address of payee in advice	3½ x 8	8,000
6140	Excess of credit returned to bank	5¼ x 8	30,000
6145	Weekly report of clerks	8 x 10½	12,000
6148	Labels for applications	4 x 5¼	300,000
6149	Labels for advices and coupons	3 x 8½	300,000
6150	Postmaster directed to deposit specific sum	8 x 10½	500
6151	Order incorrectly drawn on domestic form	8 x 10½	1,000
6152	Notice to call at post office	3¼ x 5½	600,000
6162	Debit check	3 x 8	20,000
6162*a*	Credit check	3 x 8	20,000
6164	Alleged wrong payment	8 x 10½	1,000
6165	Delay in payment—funds provided	8 x 10½	1,000
6167	Abstract of M. O. business; folded once; four pages printed; each page 3½ x 6¼; probably one edition annually	6¼ x 7	20,000
6169	Order sent to postmaster for examination	8 x 10½	2,000
6170	Request for bond	3½ x 8	1,000
6175	Duplicate returned as undeliverable	3½ x 8	1,000
6183	Agreement—rubber stamp signature	8 x 10½	1,000
6184	Request—rubber stamp signature	8 x 10½	500
6187	Voucher for bill of exchange	8 x 10½	4,000
6191	Instructions to pay bill for cablegrams	8 x 10½	250
6193	Inquiry regarding payment	3¼ x 5½	2,500,000
6194	Request to cancel wrong certification; in English and with translation in foreign language	8 x 10½	250
6195	Duplicate order returned to department	8 x 10½	2,000
6198	File card—depository banks	3 x 5	500
6203	Report of orders paid	8½ x 14	60,000
	Name price for printing both sides	8½ x 14	.....
6203*a*	Report of orders paid—recapitulation	8½ x 14	6,000
6205	Bill of exchange on London, transmitted	8 x 10½	1,000
6207	Duplicate advice of British order	4½ x 6½	1,000
6207*a*	Duplicate advice of Hong Kong order	4½ x 6½	1,000
6213	Order improperly drawn	3½ x 8	15,000
6213*a*	Report as to list in which advised	3½ x 8	8,000
6216	Corrections in totals of lists	8 x 10½	250
6221	Payee of order named	3½ x 8	5,000
6221*a*	Payee of order named (department)	3½ x 8	40,000
6232	Bond report	5¼ x 8	15,000
6234	Notice of invalid order	3½ x 8	2,000
6234*a*	Duplicate may be drawn only as original	3½ x 8	4,000
6242	Cashed order treated as repaid	8 x 10½	500
6244	Notice of established office	8 x 10½	10,000
6245	Notice of discontinued office	8 x 10½	20,000
6245*a*	Notice of name changed	5¼ x 8	2,000
6248	International advice in excess of limit	8 x 10½	250
6251	Report of certification	3½ x 8	1,000
6252	Better address cannot be furnished	3½ x 8	2,000
6253	Checks drawn on money order account	4 x 6½	3,000
6255	Memorandum of orders certified	5¼ x 10½	3,000
6257	Instructions to purchase bills of exchange	8 x 10½	1,000
6258	Estimated cost of exchange	8 x 10½	1,000
6265	Transmitting certificate of deposit	5¼ x 8	1,000
6266	Rates of exchange and bills purchased	14 x 21	4,000
6267	Transmitting bills of exchange and checks	8 x 10½	1,000
6268	Account debited, amount bill of exchange	5¼ x 8	300
6269	Report of correction in list	8 x 10½	300
6271	Clearing-house statement	8 x 10½	500
6272	Order on main office cashed at stations	8 x 10½	2,000
6273	Exchange currency for special draft	8 x 10½	2,000
6273*a*	Exchange currency for drafts	8 x 10½	500
6274	Currency sent postmaster by another office	8 x 10½	2,000
6274*a*	Currency sent postmaster for drafts	8 x 10½	500
6276	New postmaster's report to New York	3½ x 8	4,000
6279	Permission to pay original order	3½ x 8	3,000
6282	Authorization of reserve account	8 x 10½	2,000
6284	Application for reserve received	8 x 10½	2,000
6285	Irregularity in endorsement of draft	8 x 10½	10,000
6286	Draft not properly endorsed	8 x 10½	1,000
6288	Receipt of bank, account Jamaica	8½ x 14	200
6290	Receipt for deposit, exchange with Russia—with translation in foreign language	8½ x 14	200
6291	Requisition for blanks, etc. (department)	8 x 10½	1,000
6293	Certificate in lieu missing form	3 x 3½	2,000

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List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6294	Certificate of destruction of forms	3 x 3½	4,000
6297	Time slip (New York)	3 x 3½	50,000
6301	Order returned to auditor	3½ x 8	1,500
6302	Advice of repaid order to issuing office	3½ x 8	500
6305	Notice of advice certified	8 x 10½	3,000
6306	Auditor advised of changes in lists	5¼ x 8	1,000
6309	German card order	4½ x 6¼	1,200,000
6311	Remit amount of order by draft	3½ x 8	500
6317	Request for separate advice disregarded	8 x 10½	2,000
6323	Orders may be cashed at other offices	8 x 10½	1,000
6323*a*	Cashed orders transmitted to department	8 x 10½	4,000
6335	Memorandum blank	5¼ x 8	500
6336	Better address requested	3½ x 8	500
6339	Slip for signature, to be affixed to back of separate advice	2½ x 3½	350,000
6343	Duplicate international order transmitted to paying postmaster	8 x 10½	1,000
6345	Jacket—new office established	8 x 10½	2,000
6346	Jacket—office discontinued	8 x 10½	4,000
6350	Transmitting bill of exchange to Germany	8 x 10½	250
6351	Notification of bill of exchange to Germany	8 x 10½	250
6366	Report slip—international order	4 x 5	4,000
6369	Classified station designated as M. O. office	8 x 10½	1,000
6369*a*	Contract branch designated as M. O. office	8 x 10½	2,000
6372	Exchange office to recertify order	8 x 10½	500
6374	Discrepancy between order and separate advice	8 x 10½	1,000
6377	Instructions regarding business with Canada, Cuba, etc.; folded once; first, second and third pages printed; each page 8 x 10½	10½ x 16	8,000
6379	Claim for loss of funds	8 x 10½	2,000
6381	Instructions—Clearing-horse system; folded once; first, second and third pages printed; each page 8 x 10½	10½ x 16	500
6383	Name of remitter omitted	8 x 10½	25,000
6384	Revised instructions—domestic orders; folded once; four pages printed; each page 8 x 10½	10½ x 16	10,000
6387	Rural delivery carriers' receipt book; 2¾ x 8 inches; 50 receipts each, printed one side; perforated once; manila covers, printed both sides; wire stitched	2¾ x 8	1,200,000
6387*a*	Payment through carrier requested	3 x 3½	500,000
6402	Memorandum—new offices and discontinuances	8 x 10½	500
6408	Postmaster urged to make reply	3½ x 8	2,500
6409	Notice to payee of unpaid order	5¼ x 8	1,000
6410*b*	Defective check or draft returned	3 x 5¼	15,000
6411	Memorandum—foreign exchange	5¼ x 8	2,000
6413	Authority to destroy old records	8 x 10½	2,500
6417	Order differs from separate advice	8 x 10½	1,000
6421	Reply to inquiry regarding payment	8 x 10½	5,000
6423	Currency straps; several denominations	1½ x 9½	500,000
6425	File card	4 x 6	2,000
6428	Card order returned for certification, with translation in foreign language	8 x 10½	1,000
6432	List of new international offices; folded once; first, second and third pages printed; each page 8 x 10½; published quarterly	10½ x 16	4,000
6433	Supplement to international pamphlet list; 4 to 8 pages; same style type, etc., as international pamphlet; probably two editions during contract period	7½ x 10	24,000
6434	Caution to examine all books of forms	3 x 5	12,000
6435	Inquiry regarding issue of duplicate	8 x 10½	50,000
6435*a*	Duplicate certified—original presented	8 x 10½	25,000
6438	Certificate of non-payment of duplicate	3½ x 8	6,000
6447	Notification of lists received	8 x 10½	5,000
6448	Instructions to stations	8 x 10½	2,000
6454	Superintendent's cash memoranda	3½ x 8	2,000
6454*a*	Superintendent's bank memoranda	3½ x 8	1,000
6454*b*	Postmaster's bank memoranda	3½ x 8	1,000
6460	Order discontinuing office rescinded	5¼ x 8	1,000
6460*a*	Order discontinuing office rescinded	5¼ x 8	1,000
6462	Deposit of funds in bank	8 x 10½	1,000
6467	Receipt of communication acknowledged	8 x 10½	20,000

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List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6468	Notice to division of appointments	5¼ x 8	500
6473	Instructions to postmaster at discontinued office; folded once; first and third pages printed; each page 8 x 10½	10½ x 16	4,000
6473*a*	Instructions to office where M. O. business is discontinued; folded once; first and third pages printed; each page 8 x 10½	10½ x 16	250
6473*b*	Further directions to discontinued office	5¼ x 8	1,000
6474	Discontinuance of office—instructions; folded once; first, second and third pages printed; each page 8 x 10½	10½ x 16	4,000
6474*a*	Discontinuance of M. O. business—instructions; folded once; first, second and third pages printed; each page 8 x 10½	10½ x 16	250
6474*b*	Further directions—discontinued office	5¼ x 8	1,000
6476	Auditor notified of discontinued office	5¼ x 8	1,000
6478	M. O. business will be continued	8 x 10½	1,000
6486	Facing slip for paid orders	2½ x 4	400,000
6492	Transmitting to department bills of exchange	8 x 10½	500
6495	Instructions regarding cashed order	3¾ x 5½	500
6502	File card—reserve	4 x 4¾	1,000
6503	Regarding establishment of international office	8 x 10½	500
6504	Application for triplicate suggested	8½ x 8	4,000
6504*a*	No application for duplicate received	3½ x 8	2,000
6504*b*	Consent of payee to duplicate for remitter	3½ x 8	15,000
6504*c*	Bond requested for duplicate	8½ x 8	20,000
6506	Repayment authorized—international order; with translation in foreign language	8 x 10½	2,000
6507	Pension checks may be cashed	8 x 10½	500
6513	Particulars of cashed order	3 x 3½	400,000
6518	Request to station for particulars of order	5¼ x 8	30,000
6521	Order drawn with pencil	8¼ x 5½	500
6522	Foreign department asked to investigate alleged wrong payment; (with translation in foreign language)	8 x 10½	2,000
6527	Extension of domestic business	8 x 10½	500
6527*a*	Extension of domestic business deferred	3¾ x 5½	250
6533	Irregularities in application for duplicate	5¼ x 8	20,000
6533*a*	Request for particulars of lost order	5¼ x 8	4,000
6537	Linen tags; to be attached to bags shipped abroad from New York; 2 x 8 inches; printed for various countries as required and in such colors as may be ordered	2 x 8	10,000
6539	Certificate of non-payment — international order	8 x 10½	250
6540	Certificate of non-repayment — international order	8 x 10½	500
6542	Notice to postmaster—cashed order	3 x 3½	400,000
6543	Notice of M. O. business discontinued	5¼ x 8	1,000
6544	Report of payment—reissued order	5¼ x 8	1,000
6544*a*	Report of payment—international order	5¼ x 8	2,000
6546	Auditor notified of deposits of funds	8 x 10½	500
6550	Clearing-house account with postmaster	5¼ x 8	1,000
6550*b*	Clearing-house slip	3 x 4	2,000
6551	Duplicate order transmitted	8 x 10½	12,000
6557	Application to France for duplicate	8 x 10½	500
6561	Coupon and balance disagree	3 x 5¼	2,000
6568	German card order mailed to payee	8 x 10½	500
6572	Identification card	3 x 5	200,000
6585	Daily memorandum of checks	10½ x 14	1,000
6588	Exchange of orders between postmasters	5¼ x 8	500,000
6589	Order disallowed by auditor	8½ x 8	1,000
6591	Advice transmitted	8 x 10½	8,000
6592	Transmitting duplicate to foreign department	8 x 10½	8,000
6596	Foreign draft transmitted to postmaster	8 x 10½	250
6598	Remitter notified of non-payment	5¼ x 8	20,000
6599	Advice of cashed order requested of foreign department	5¼ x 8	4,000
6600	Draft on New York lost	8 x 10½	500
6601	Transmitting duplicate to France	8 x 10½	2,000
6602	French department requests duplicate	8 x 10½	1,000
6604	French order—certificate in lieu of advice	8 x 10½	4,000
6609	Order incorrectly drawn on international form	8 x 10½	500
6612	Bank account with postmaster	5¼ x 8	4,000
6613	Remittance improperly made by draft	8 x 10½	3,000

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List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6622	List of new domestic offices established; generally from 200 to 500 names; issued quarterly	8½ x 14	2,000
6623	Deposit of surplus funds	8 x 10½	500
6625	Advertising card	3¼ x 5½	1,500,000
6628	Depository fixed by department	8 x 10½	2,000
6628*a*	Memorandum of deposits	8 x 10½	500
6629	Office made depository—instructions; folded once; four pages printed; each page 8 x 10½	10½ x 16	2,000
6630	Selection of depository for new office; folded once; first, second and third pages printed; each page 8 x 10½	10½ x 16	5,000
6631	Application for duplicate of foreign order	8 x 10½	8,000
6631*a*	Duplicate of foreign order returned	8 x 10½	2,000
6631*b*	Application for advice of foreign order	8 x 10½	3,000
6632	File card—applications for duplicates	3 x 5	3,000
6638	Invalid advices transmitted	8 x 10½	1,000
6639	Agreement—rubber stamp signature	8 x 10½	2,500
6642	Orders incorrectly marked "canceled"	8 x 10½	4,000
6646	Extension of Filing System; folded once; four pages printed; each page 8 x 10½; probably two editions of 500 each during the contract period	10½ x 16	1,000
6647	Dummy advice (Filing System)	3 x 3½	200,000
6648	International dummy advice	5¼ x 8	125,000
6648*a*	International dummy advice (incoming)	4¼ x 5	20,000
6655	Application by exchange office for advice (with translation in foreign language)	8 x 10½	500
6658	Repayment—international order on domestic form	8 x 10½	6,000
6658*a*	Application made for duplicate	3½ x 8	3,000
6659	Separate advice requested	3½ x 8	12,000
6666	Orders issued from wrong book	8 x 10½	2,000
6667	Postmaster directed to issue duplicate advice of international order	8 x 10½	4,000
6670*a*	Clearing-house receipts; consecutively numbered in series from "1" to "500"; put up in tablets of 100 each	3½ x 8	100,000
6679	Notice of change of postmaster at depository	5¼ x 8	1,000
6681	Request for date of payment (attached to Form 6684)	3½ x 8	3,000
6684	Inquiry concerning disposal of international order (with translation in foreign language)	8 x 10½	400,000
6685	Urging foreign department to reply (with translation in foreign language)	8 x 10½	4,000
6686	Monthly list of unpaid invalid advices	8 x 10½	30,000
6692	New York requests unclaimed reissued orders	8 x 10½	1,000
6693	New York transmits unclaimed order	5¼ x 8	2,000
6694	Transmitting original international order	8 x 10½	1,000
6695	Transmitting undeliverable order to postmaster	8 x 10½	10,000
6697	Request to Exchange Office to certify advice.	8 x 10½	5,000
6700	International advertising placard	11 x 15½	10,000
	APPLICATIONS FOR INTERNATIONAL ORDERS.		
6701	"Ordinary"	5¼ x 8	20,000,000
	The following applications are printed in two languages—a translation in foreign language following or preceding the English text:		
6701*b*	For orders on France	5¼ x 8	300,000
6701*c*	For orders on Germany and Austria	5¼ x 8	1,000,000
6701*d*	For orders on Italy	5¼ x 8	2,000,000
6701*e*	For orders on Denmark and Norway	5¼ x 8	300,000
6701*f*	For orders on Sweden	5¼ x 8	500,000
6701*g*	For orders on Netherlands	5¼ x 8	75,000
6701*h*	For orders on Japan	5¼ x 8	700,000
6701*i*	For orders on Polish-speaking countries	5¼ x 8	600,000
6701*j*	For orders on Russia	5¼ x 8	1,200,000
6701*k*	For orders on Greece	5¼ x 8	400,000
6701*m*	For orders on Hungary	5¼ x 8	600,000
6701*n*	For orders on Croatia	5¼ x 8	200,000

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List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6702	Duplicate advice of international order	4¼ x 7	150,000
6706	Notice to payee to present order	8 x 10½	40,000
6707	Request to foreign department for better address of payee (with translation in foreign language)	8 x 10½	9,000
6709*a*	Corrected particulars	5¼ x 8	20,000
6710	Application for duplicate sent for remitter's signature	3½ x 8	20,000
6713	Application by Exchange Office for modified particulars	8 x 10½	2,000
6717	Payment of order deferred	3 x 3½	400,000
6719	Designating slips	8 x 10½	15,000
6721	International order to replace irregular domestic	8 x 10½	4,000
6722*a*	Notification of lists despatched by steamer	8 x 10½	8,000
6723	Modification of particulars (with translation in foreign language)	8 x 10½	20,000
6724	Postmaster requested to apply for repayment	3½ x 8	1,500
6725	Inquiry as to payment—Exchange Office to postmaster	8 x 10½	10,000
6726	Card Index (New York)	9½ x 11	500
6726*a*	Card Index (New York)	9½ x 11	500
6726*b*	Card Index (New York)	7¼ x 8½	500
6726*c*	Card Index (New York)	7¼ x 10½	500
6726*d*	Card Index (New York)	7¼ x 10½	500
6727	Issue Check	3½ x 5	700,000
6728	Examiner's check	3½ x 5	40,000
6728*a*	Examiner's advice of payment	3½ x 5	100,000
6729	New Schedule of international fees	8 x 10½	24,000
6730	Owner of duplicate to sign guaranty	3½ x 8	6,000
6735	Informing remitter foreign department cannot furnish reply	5¼ x 8	8,000
6741	Department advised of changes in list to London	8 x 10½	500
6742	Correction of overdrawn order	8 x 10½	500
6744	Receipt acknowledged of foreign remittance	8 x 10½	500
6745	Daily money order statement	5¼ x 8	100,000
6745*a*	Daily money order statement	8 x 10½	100,000
6746	Exchange Office inquiry regarding missing advice	8 x 10½	5,000
6749*a*	Combined conversion table	19 x 24	9,000
6751	Rates of exchange for New York bankers	5¼ x 8	24,000
6752	Application to Exchange Office for duplicate or corrected advice	5¼ x 8	30,000
6753	Application for duplicate—international	5¼ x 8	60,000
6753*a*	Application for duplicate—French	5¼ x 8	50,000
6754	Auditor notified of receipt of bill of exchange	8 x 10½	1,000
6755	Authorization to repay sent to postmaster	8 x 10½	3,000
6756	Domestic order in lieu of international	8 x 10½	3,000
6758	Request for correction of particulars of advice	5¼ x 8	300,000
6758*a*	Remitter requested to give name and address of payee	5¼ x 8	15,000
6759	Application for authority for repayment (with translation in foreign language)	8 x 10½	200,000
6760	Exchange Office requested to correct error in particulars of advice	4¼ x 5	80,000
6761	General reply to inquiry from foreign office (with translation in foreign language)	8 x 10½	6,000
6761*b*	General reply to inquiry	8 x 10½	15,000
	EXCHANGE LISTS AND RECAPITULATIONS.		
	LISTS.		
6762	Bolivia	14 x 17	500
6763	Egypt	14 x 17	2,000
6764	France	14 x 17	20,000
6765	Germany	11 x 14½	50,000
6766	Great Britain	14 x 17	180,000
6767	Japan	14 x 17	40,000
6768	Peru	14 x 17	1,500
6769	Samoa	11 x 14½	1,000
6770	Switzerland	14 x 17	20,000
6771	Union of South Africa	14 x 17	2,000

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List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6772	Combination "A" (consists of a single form, with name of country omitted, to be used for Belgium and Chili, and such other countries as may be included)	14 x 17	8,000
6773	Combination "B" (consists of a single form, with name of country omitted, to be used for Austria, Denmark, Hungary, Italy, Liberia, Luxembourg, Netherlands, Norway, Portugal and Sweden, and such other countries as may be included)	14 x 17	600,000
6774	Combination "C" (consists of a single form, with name of country omitted, to be used for Costa Rica, Honduras, Salvador and Uruguay, and such other countries as may be included)	14 x 17	2,000
6775	Combination "D" (consists of a single form, with name of country omitted, to be used for Hong Kong, New South Wales, New Zealand, Queensland, South Australia, Tasmania, Victoria and Western Australia, and such other countries as may be included)	14 x 17	20,000
6776	Combination "E" (consists of a single form, with translation in foreign language, and name of country omitted, to be used for Greece and Russia, and such other countries as may be included)	14 x 17	300,000
	RECAPITULATIONS.		
6780	France (for Division of Money Orders)	14 x 17	750
6780*a*	France (for New York)	14 x 17	750
6781	Germany	11 x 14½	2,000
6782	Great Britain	14 x 17	2,000
6783	Greece (to include translation in foreign language)	14 x 17	4,000
6784	Japan	14 x 17	3,000
6785	Russia (to include translation in foreign language)	14 x 17	4,000
6786	Combination "F" (consists of a single form, with name of country omitted, to be used for Denmark and Italy, and such other countries as may be included)	14 x 17	9,000
6787	Combination "G" (consists of a single form, with name of country omitted, to be used for Austria, Hungary, Norway and Sweden, and such other countries as may be included)	14 x 17	12,000
6790	Duplicate advice of reissued order	4¼ x 5	2,000
6794	List of bills of exchange reported paid	8 x 10½	500
6795	Transmitting bill of exchange to foreign department (with translation in foreign language)	8 x 10½	4,000
6795*a*	Transmitting bill of exchange to London	8 x 10½	1,000
6795*b*	Transmitting certificate of deposit to Russia, (with translation in foreign language)	8 x 10½	250
6795*e*	Transmitting bill of exchange to Austria (with translation in foreign language)	8 x 10½	250
6795*f*.	Transmitting certificate of deposit to foreign department (with translation in foreign language)	8 x 10½	1,000
6797	Overdrawn international order—Auditor requested to credit postmaster	8 x 10½	250
6798	Advice sent as invalid—original order paid	8 x 10½	500
6806	List of orders authorized to be repaid	8 x 10½	2,000
6808	New York advised of credits granted	8 x 10½	4,000
6810	Renewal of credit authorized	8 x 10½	40,000
6810a	Credit in lieu of special drafts	8 x 10½	2,000
6810*b*	Draft not presented for payment	8 x 10½	1,000
6810*c*	Standing credit canceled	3¼ x 5½	1,000
6812	Instructions regarding use of special drafts	8 x 10½	10,000
6813	Inquiry whether credit should be withdrawn	8 x 10½	1,000
6819	Issuing postmaster advised application for repayment sent to foreign department	8 x 10½	1,000
6824	Label for ordinary packages sent to department	3½ x 5¼	10,000

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List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6827	Withdrawal international advice from paying office for transfer, etc	8 x 10½	4,000
6830	New money order office designated	8 x 10½	4,000
6831	Labels for registered packages	3½ x 5¼	200,000
6834	Authorization to act as postmaster	3¾ x 6	20,000
6838	Withdrawal international advice from paying office for repayment	8 x 10½	30,000
6839	Exchange Office requested to furnish particulars of certification of advice	8 x 10½	2,000
6843	Receipt of payee for amount of order improperly paid	8 x 10½	16,000
6846	Neglect of postmaster to use proper envelopes	3½ x 8	2,000
6848	Remittance by unauthorized draft	8 x 10½	3,000
6848*a*	Remittance not witnessed as required	3¼ x 5½	2,000
6848*b*	Agreement for private drafts	8 x 10½	1,000
6849	Postmaster authorized to remit by drafts	3¼ x 5½	1,000
6850	Errors in certification corrected	8 x 10½	500
6851	Incoming postmaster advised of credit	5¼ x 8	15,000
6851*a*	Transfer of unexpended balances of credit	8 x 10½	2,000
6852	General reply—payment of international order	8 x 10½	15,000
6852*a*	Remitter notified—payment of international order	8 x 10½	1,000
6852*b*	Postmaster notified—payment of international order	3½ x 8	8,000
6854	Depository reports use of unauthorized drafts	8 x 10½	15,000
6857	Identification of payees	8 x 10½	500
6858	Postmaster requested to transmit domestic application to department	8 x 10½	2,000
6858*a*	Postmaster requested to transmit international application to department	8 x 10½	6,000
6858*b*	Postmaster requested to transmit application for Japanese order	5¼ x 8	3,000
6858*c*	Payment of international order delayed because of incomplete address	8 x 10½	20,000
6858*d*	Postmaster requested to transmit to department application for international order	8 x 10½	40,000
6859	Postmaster requested to transmit coupon	8 x 10½	1,000
6859*a*	Inquiry whether domestic order paid	8 x 10½	15,000
6859*b*	Inquiry whether international order paid	8 x 10½	2,000
6860	Postmaster notified complaint has been communicated to foreign department	8 x 10½	8,000
6861	Inquiry of foreign department whether order paid (with translation in foreign language)	8 x 10½	4,000
6863	Reply to inquiry as to payment	8 x 10½	500
6867	Transmitting authorization for repayment	8 x 10½	3,000
6868	Remitter left—present address desired	3½ x 8	4,000
6869	International order drawn on office not international	5¼ x 8	250
6870	Error in coupon of draft	5¼ x 8	4,000
6871	Inspector requested to investigate improper payment	8 x 10½	6,000
6872	New international office—applicant advised	3¼ x 5½	500
6873	File card (U. S. issue)	4 x 6	250,000
6873*a*	File card (foreign issue)	4 x 6	50,000
6875	Order lost—application for duplicate suggested	8 x 10½	2,000
6876	Returning application, coupon or advice to postmaster	5¼ x 8	2,000
6879	Exchange office requested to make changes in list	8 x 10½	4,000
6881	Request to auditor for paid order; perforated once	4½ x 5½	4,000
6882	Remittances by drafts other than national bank	8 x 10½	4,000
6882*a*	Remittances by checks	8 x 10½	1,000
6882*b*	Remittances by checks or drafts	8 x 10½	3,000
6883	Remittances by checks	8 x 10½	1,000
6883*a*	Authority to remit by draft	8 x 10½	4,000
6885	Void list (with translation in foreign language)	14 x 17	1,000
6885*a*	List of repayments authorized (with translation in foreign language)	14 x 17	1,000
6885*b*	Void list	14 x 17	500

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List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Size.	Estimated quantity used during 4-year contract term.
6887	Depository notified concerning newly established offices	8 x 10½	10,000
6888	Postmaster notified depository changed	8 x 10½	3,000
6890	Business hours—third and fourth class offices	8 x 10½	1,000
6892	Request to remit by draft or check on bank in city other than location of depository)	8 x 10½	1,000
6893	Sums for which silver coins are legal tender	8 x 10½	1,000
6896	General circular — duplicates and invalid orders—folded once; four pages printed; each page 8 x 10½	10½ x 16	4,000
6897	General circular—domestic—folded once; four pages printed; each page 8 x 10½	10½ x 16	16,000
6898	Inquiry of postmaster as to disposal of order issued abroad	8 x 10½	20,000
6899	Application for duplicate returned to postmaster for certificate	3½ x 8	2,000
6900	General instructions to postmaster at newly established domestic office—folded once; printed four pages; each page 8 x 10½	10½ x 16	8,000
6906	General instructions to postmaster at newly established international office — folded once; printed four pages; each page 8 x 10½	10½ x 16	2,000
6909	Warning card; stolen orders; 3½ x 6½; issued from two to eight times in month in 3,000 to 10,000 lots	3½ x 6½	500,000
6910	Reply to application for M. O. facilities	3¼ x 5½	1,000
6911	Notice of authority to transact M. O. business	3¼ x 5½	500
6912	Regarding stolen forms	8 x 10½	500
6914	Failure to properly describe remittance	5¼ x 8	2,000
6922	Name of international office changed	8 x 10½	500
6923	Name of domestic office changed	8 x 10½	1,500
6924	Application lost—instructions to postmaster	8 x 10½	500
6928	Issuing postmaster fails to respond to request for advice	8 x 10½	1,500
6929	Discrepancy between amounts in order and coupon	8 x 10½	500
6929*c*	Payee's receipt for balance due on order	3½ x 8	500
6959	Drafts against New York credit—instructions	8 x 10½	2,000
6961	Instructions concerning use of coin bags for remittances	5¼ x 8	20,000
6963	File card (record of offices)	4 x 6	10,000
6966	Payment delayed because of discrepancy between names	8 x 10½	1,000
6967	Informing postmaster that separate advice will be furnished	8 x 10½	1,000
6968	Complaint of delay in payment	8 x 10½	1,000
6969	New York office requests postmaster to furnish special notice of repayment	5¼ x 8	2,000
6985	Uncertified advice returned to Paris	8 x 10½	4,000
6986	Exchange office notifies postmaster of discrepancy in order on France	5¼ x 8	6,000
6993	Receipt of postmaster to predecessor for books, blanks, etc	8 x 10½	80,000
	DUPLICATE AND REPAYMENT FORMS.		
	DOMESTIC.		
E	Duplicate domestic order	3 x 7¾	300,000
	INTERNATIONAL.		
F	Duplicate international order	4¼ x 7	10,000
F-1	Duplicate French order	4¼ x 7	5,000
H	Authorization repayment international order.	4¼ x 7	80,000
	CERTIFICATES, ACKNOWLEDGMENTS, ETC.		
O	Certificate of deposit	3½ x 8	400,000
O-1	Certificate of deposit	3½ x 8	12,500,000
P	Acknowledgment of funds received by station from main office	3½ x 8	12,500

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List of Books, Pamphlets and Forms used in Money-Order Work—Continued.

Form No.	Description.	Estimated quantity used during 4-year contract term.
	REGISTERS, CASH BOOKS, ETC.	
	REGISTERS (DOMESTIC).	
L	§§Domestic money orders issued—144 leaves; 8¼ x 13¾ inches	40,000
M	Domestic orders paid—144 leaves; 8¼ x 13¾ inches	20,000
	REGISTERS (COMBINED).	
L1	Orders issued (combined)—144 leaves; 8¼ x 13¾ inches	16,000
M1	Orders paid (combined)—144 leaves; 8¼ x 13¾ inches	8,000
	CASH BOOKS.	
N	§§Domestic office; 144 leaves; 8¼ x 13¾ inches	50,000
N1	International office; 144 leaves; 8¼ x 13¾ inches	20,000
N3	Depositories; 240 leaves; 8¼ x 13¾ inches	1,800
	SPECIAL RECORDS.	
Q	Register of deposits received, at office which is a depository for its stations only; 144 leaves; 8¼ x 13¾ inches	50
S	Record of applications for duplicates of domestic orders; 100 leaves; 10¾ x 17¾ inches	800
yy2	Daily report by superintendent of transactions Money Order Division; 144 leaves; 8¼ x 13¾ inches	25
zz1	Daily money-order account—branch offices; 200 leaves; 13¾ x 16¾ inches	15
	BLOTTERS, REGISTRY RECEIPTS, ETC.	
mm	Receipts of foreign branch for bags of lists; 500 leaves; 6¾ x 8¼ inches	4
mm1	Receipts of registry department for bags of lists; 500 leaves; 6¾ x 8¼ inches	8
J	Blotters; used for figuring purposes by tellers; no text, printed rule; 300 leaves; 8¼ x 13¾ inches	4,000
	PRESS-COPY BOOKS.	
X	For money-order statements and memorandum of remittances; 500 leaves; 9¾ x 14¾ inches	14,000
X1	For exchange lists; 500 leaves; 15 x 20 inches	1,500
X2	For exchange lists; 500 leaves; 18 x 23 inches	100
	REGISTERS OF MONEY ORDER OFFICES.	
	Domestic—Size of page, 5¾ x 9¼.	
XI	About 250 pages; edition of about 60,000 copies annually.	
	List of International Money Order Offices—Size of page, 7¾ x 10.	
XIV	Edition of not less than 12,000 copies.	

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DESCRIPTION OF THE METHODS EMPLOYED IN THE OFFICE OF THE AUDITOR FOR THE POST OFFICE DEPARTMENT IN THE AUDIT OF MONEY ORDER ACCOUNTS.

The audit of money order accounts presents a radically different problem from that encountered in any other class of government transactions, due to the fact that money orders are valid for payment for 12 months from the last day of the month of issue. It follows, therefore, that a postmaster's money order account cannot be finally audited until all orders issued by him have either been presented for payment and returned as vouchers or become invalid by lapse of time.

Postmasters' lists of money orders paid are audited as soon as received, and the monthly account current, except the items of money orders issued and fees collected, as soon as the certificates of deposit showing remittances of surplus money order funds are received from the various depositary offices.

At the close of the fiscal year 1914 there were 55,055 money order offices, which prepared and forwarded to the Auditor for the Post Office Department during the year approximately 720,000 money order accounts, accompanied by 105,703,325 paid money orders as vouchers. There are four separate operations incident to the audit of the accounts, as follows:

(1) *Paid Lists*—The verification of the correctness of the credits claimed by the postmaster who paid the money orders and sends them to the Auditor as vouchers.

(2) *Assorting*—The re-assembling of the perforated cards representing the paid money orders into States and post offices where issued, and their arrangement in numeral sequence for use in verifying issued lists.

(3) *Issued Lists*—The verification of the correctness of the amounts charged by the postmaster who issued the orders and received the money from the purchasers.

(4) *Monthly Accounts Current*—The stating of all items of debit and credit and their entry on the money order account journal, and the final analysis of the balance and preparation of a statement of differences for the postmaster.

THE ELECTRICAL ACCOUNTING SYSTEM.

The foundation of this system is a small card in which the particulars of paid money orders are recorded by means of punched holes. Four types of machines are used, viz.:

(1) *Electrical Card Perforator*—A small electric-driven machine provided with 12 perforators controlled by means of keys, used

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for transcribing the office number, serial number, amount, fee, month of issue, and identification symbol from paid money orders to small cards by means of punched holes. The operatives engaged on this class of work average 3,000 cards per day.

(2) *Electrical Tabulator*—A large electric-driven adding machine which *automatically* accumulates and registers the particulars recorded in the punched cards. The cards are automatically fed to the machine through a large hopper or magazine at the rate of 150 to 175 cards per minute. Stop cards are inserted by the operatives which automatically stop the machine at the end of each colum in order that totals may be taken and copied on the postmaster's paid list. Allowing for necessary stops to take totals, etc., the operatives engage in tabulating average 45,000 cards per day.

(3) *Electrical Assorter*—An electric-driven machine which *automatically* assembles the perforated cards in any desired sequence or arrangement. The machine operates at the rate 250 to 300 cards per minute, but allowing for necessary stops, the operatives average about 100,000 cards per day.

(4) *Electrical Journalizer*—A special machine equipped with cross tabulating carriage, vertical totalizers and special cross footer device so arranged as to cross total debit items and subtract credit items. This machine journalizes the various items of debit and credit, calculates the balance due to or from the United States on each account, and summarizes the various items of receipt and disbursement entered on each sheet, properly classified as required by the provisions of the Postal Appropriation Act.

Postmasters' accounts and accompanying money orders are received in the Mail Room, opened, placed in tabulating boxes each having a capacity of about 5,000 money orders, and sent directly to the electrical card perforators, where the particulars of each order are recorded by means of punched holes in small tabulating or auditing cards.

The boxes of completed work are then sent to the electrical tabulators, where the totals of the cards representing the orders listed in each column are obtained from the machine and entered on the postmaster's list for final verification by the examining clerk.

The machine totals as entered by the tabulator may differ from the postmaster's totals, due to errors by the postmaster in entering the money orders on his list, totaling the columns, or errors made by the card perforators in punching the cards. The examining clerks compare each machine total with the postmaster's figures and in case of discrepancy locate and correct the error.

After final verification the money orders are sent to the files in packages containing approximately 3,000 orders each, the paid lists

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to the stating clerks for credit in postmasters' accounts current, and the auditing cards are retained for subsequent use in verifying postmasters' lists of money orders issued.

As money orders are valid for payment for 12 months from the last day of the month of issue, it is necessary to defer the verification of the issued lists until a majority of the money orders issued in a given period have been presented for payment and forwarded to the Auditor as vouchers. The auditing cards previously used in the verification of paid lists are sent to the electrical assorters and assembled by States and post offices of issue, and arranged in numerical sequence. The cards are next sent to the electrical tabulators and column totals obtained in precisely the same manner as followed in the case of the paid lists. After tabulation the cards and accounts are sent to the issued examining clerks for final audit and the preparation of statements of differences to postmasters.

It will thus be seen that the perforated cards which represent the paid money orders are twice subjected for verification and each time reviewed by a different examining clerk.

In cases where a money order has not been presented for payment at the time of making the audit a card of different color (blue) is punched from the particulars obtained from the issuing postmaster's statement. If the outstanding money order is subsequently presented for payment and forwarded to the Auditor as a voucher the blue card is used for verifying the correctness of the payment. Should any difference exist between the outstanding card and the money order the matter is taken up and proper adjustment made in the account of either the issuing or paying postmaster.

At the end of each year all blue cards, representing outstanding money orders more than one year old, are tabulated and the amount certified to the Postmaster General for covering into the Treasury of the United States for the service of the Post Office Department, to be used as current revenue.

Postmasters are not permitted to pay money orders which are presented after 12 months from the last day of the month of issue. Application for payment by settlement warrant is made and referred to the Auditor for the Post Office Department, who compares the application with the particulars appearing on the blue card representing the outstanding order, and if found correct certifies the case to the Postmaster General for payment by settlement warrant.

Postmasters' monthly money order accounts and all accompanying vouchers, certificates, lists and abstracts, are assembled and alpbabeted by States and post offices in the Current Files Section.

As soon as all vouchers are at hand so the audit can be commenced, the accounts are placed in small boxes each containing about fifty, and

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sent to the stating clerks, who examine and verify each item of debit and credit, but do not total or balance the accounts.

The boxes of stated accounts are then sent to the journal clerks, where by means of the special machines the various items of debit and credit are journalized, the balance due to or from the United States calculated, and the receipts and disbursements summarized by receipt and disbursement titles, as required by law.

The boxes of work containing the accounts, vouchers, etc., and journal sheets, are then sent to the Settlement Section, where the balances are analyzed and all items of difference located and verified, and statements of differences prepared for postmasters.

At the end of each quarter the totals of the journal sheets are summarized by States and Territories and then consolidated so as to show the entire receipts and disbursements of the money order service.

FINANCIAL CONDITION.

Following is a statement showing the resources and liabilities of the money-order service on June 30, 1913, and June 30, 1914, as reported by the Auditor for the Post Office Department. For comparative purposes the increase and decrease in each item reported is given.

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TABLE 3.—*Statement showing the resources and liabilities of the United States postal money-order service on June 30, 1913, and June 30, 1914, with the increase or decrease in each item reported.*

ITEMS.	Balance June 30, 1913.	Increase.	Decrease.	Balance June 30, 1914.
Resources.				
Funds deposited in United States Treasury depositories—				
Assistant Treasurer of the United States at New York	$2,960,294.69	.....	$1,168,008.02	$1,792,286.67
Assistant Treasurer of the United States at Chicago	546,000.00	$450,000.00	.....	996,000.00
Funds in the custody of postmasters	11,533,844.98	.....	325,507.00	11,208,337.98
Balance due from the Postal Service on account of transfer of funds	1,284,881.84	365,032.36	.....	1,649,914.20
Balances due from foreign countries	2,750,146.39	.....	235,147.19	2,514,999.20
Total	$19,075,167.90	$815,032.36	$1,728,662.21	$18,161,538.05
Liabilities.				
Drafts on the postmaster at New York outstanding	$266,264.94	.....	$166,048.61	$100,216.33
Drafts on the Assistant Treasurer of the United States at New York outstanding	1,150,000.00	.....	650,000.00	500,000.00
Balances due foreign countries	2,743,805.30	.....	79,532.88	2,664,272.42
Balance due the postal service on account of revenue from money-order business	4,042,310.87	.....	1,407,367.43	2,634,943.44
Balances due postmasters	105,039.06	274,728.71	.....	379,767.77
Domestic money orders outstanding	8,201,159.08	1,369,818.74	.....	9,570,977.82
International money orders certified to the United States and not paid	555,738.59	.....	245,259.98	310,478.61
International money orders issued in the United States and not certified	678,616.03	.....	22,855.34	655,760.69
Amounts received from foreign countries on account of international money orders to be repaid by the United States	6,677.94	12,886.94	.....	19,564.88
Balances July 1, 1908 (excess of resources over liabilities)	1,325,556.09	.....	.....	1,325,556.09
Total	$19,075,167.90	$1,657,434.39	$2,571,064.24	$18,161,538.05

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VOLUME AND CLASSIFICATION OF TRANSACTIONS

The following tables, showing in various ways the volume and classification of money-order transactions, have been prepared with a view to their use as a ground for induction or inference. The Auditor for the Post Office Department maintains accounts with the fiscal agents and foreign governments by and with whom money-order business is transacted. The transactions covered by these accounts for the fiscal year ended June 30, 1914, as classified, stated and reported by the Auditor, are given in the first table. In the tables which follow certain items, together with other related data, are subdivided, analyzed and arranged in various ways to facilitate the uses for which they are intended.

Table 4 is a statement of transactions with the fiscal agents and foreign governments by and with whom money-order business is transacted, from July 1, 1913, to June 30, 1914, classified according to transactions of like character.

Table 5 is a statement of the number and value of money orders issued and paid at all offices, excess of issues over payments or payments over issues, fees received, compensation of assistant postmasters and clerks at first and second-class offices (including clerks at contract stations), and commissions allowed postmasters at third and fourth-class offices, from July 1, 1913, to June 30, 1914, by class of offices, with percentages and averages.

Table 6 is a statement of the number and value of money orders issued and paid at all classes of offices, and excess of issues over payments or payments over issues, from July 1, 1913, to June 30, 1914, by States.

Table 7 is a statement of the number and value of the money orders issued and paid at first-class offices, excess of issues over payments or payments over issues, fees received, and compensation of assistant postmasters and clerks (including clerks at contract stations), from July 1, 1913, to June 30, 1914, by States.

Table 8 is a statement of the number and value of money orders issued and paid at second-class offices, excess of issues over payments or payments over issues, fees received, and compensation of assistant postmasters and clerks (including clerks at contract stations), from July 1, 1913, to June 30, 1914, by States.

Table 9 is a statement of the number and value of money orders issued and paid, excess of issues over payments or payments over issues, fees received, and compensation of assistant postmasters and clerks (including clerks at contract stations), from July 1, 1913, to June 30, 1914, at the 100 offices paying the largest number of orders, arranged in the order of their rank.

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Table 10 is a statement of the number and value of money orders exchanged between the United States and "domestic basis" foreign countries, and the excess of payments in foreign countries or the excess of payments in the United States, from July 1, 1913, to June 30, 1914, by countries.

Table 11 is a statement of the number and value of money orders exchanged between the United States and "international basis" foreign countries, and the excess of certifications for payment in foreign countries, or the excess of certifications for payment in the United States, from July 1, 1913, to June 30, 1914, by countries.

TABLE 4.—*Statement of transactions with the fiscal agents and foreign governments by and with whom money-order business is transacted, from June 1, 1913, to June 30, 1914, classified according to transactions of like character.*

Postmasters—			
Debits:			
Domestic money orders issued		$677,908,573.58	
International money orders issued	$91,285,920.10		
Less repaid and void	318,578.36		
		90,967,341.74	
Fees collected for issuing domestic money orders		6,051,992.53	
Fees collected for issuing international money orders		1,333,695.67	
Exchange received from foreign countries as payments on account		14,023,873.51	
Deposits of surplus funds received from postmasters		694,337,198.42	
Drafts drawn on the postmaster at New York		36,068,882.90	
Drafts drawn on the assistant treasurer United States at New York		76,951,766.23	
Funds transferred from the postal account		8,659,344.74	
Miscellaneous receipts		366.37	
Balances due late postmasters closed to "suspense"		230.48	
Adjustment transfers		74,810.85	
Collection orders		25,847.75	
Balances paid late postmasters		8,166.73	
			$1,606,412,091.59
Credits:			
Domestic money orders paid		$688,500,569.29	
Certified international money orders paid and repaid	$13,053,296.33		
Certified orders repaid	$271,860.52		
Uncertified orders repaid	46,717.84		
	318,578.36		
		12,734,717.97	
Commissions allowed postmasters for issuing money orders		1,783,406.28	
Losses by burglary, fire, and other unavoidable casualties		19,662.93	
Losses by bad debts, etc., late postmasters' accounts		3,308.84	
Losses by compromise debts, late postmasters' accounts		484.20	
Exchange purchased and remitted to foreign countries as payments on account		79,634,320.90	
Funds transferred to the postal account		9,024,377.10	
Revenue from money-order business transferred to postal revenue		7,165,877.38	
"Unpaid money orders more than 1 year old" transferred to postal revenue		580,888.85	
Deposits of surplus funds made by postmasters		694,337,198.42	
Money-order funds deposited with the assistant treasurer United States, Chicago		26,450,000.00	
Money-order funds deposited with the assistant treasurer United States, New York		50,433,758.21	
Drafts paid by the postmaster at New York		36,234,981.60	
Adjustment transfers		74,810.85	
Collection orders		25,847.75	
Balances paid late postmasters		8,166.73	
			1,607,012,327.30

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TABLE 4.—*Statement of transactions with the fiscal agents and foreign governments by and with whom money-order business is transacted, from June 1, 1913, to June 30, 1914, classified according to transactions of like character.—Continued.*

United States Treasury Depositories—				
Debits:				
	Asst. Treas. New York	United States. Chicago		
Deposits of funds	$50,433,758.21	$26,450,000.00	$76,883,758.21	
Transfers from Chicago	26,000,000.00		26,000,000.00	
				$102,883,758.21
Credits:				
Postmaster General's drafts paid	77,601,766.23		77,601,766.23	
Transfers to New York		26,000,000.00	26,000,000.00	
				103,601,766.23
Foreign Governments—				
Debits:				
Credit allowed the United States for payment of money orders issued in "domestic basis" foreign countries			$23,220,211.93	
Credit allowed the United States for international money orders certified by foreign countries, less repaid and void			12,489,457.99	
Credit allowed the United States for repaid and void international money orders			284,747.46	
Credit allowed the United States for remittances on account			79,955,964.92	
Commissions allowed the United States for the payment of foreign money orders			44,713.86	
Gain on foreign exchange			421,768.43	
Gain on conversion of funds			76,443.86	
				116,493,308.45
Credits:				
Credit allowed foreign countries for the payment of United States domestic money orders			$10,677,508.63	
Credit allowed foreign countries for United States international money orders certified for payment			91,262,057.60	
Credit allowed foreign countries for remittances on account			14,345,517.53	
Commissions allowed foreign countries for payment of United States money orders			363,068.46	
Incidental expenses			770.54	
				116,648,922.76
Total				$3,653,052,174.54

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TABLE 5.—*Number and value of money orders issued and paid at all offices, excess of issues over payments or payments over issues, fees received, compensation of assistant postmasters and clerks at first and second class offices (including clerks at contract stations), and commissions allowed postmasters at third and fourth class offices, from July 1, 1913, to June 30, 1914, by class of office, with percentages and averages.*

CLASS	MONEY ORDERS ISSUED						MONEY ORDERS PAID			
	Total		Domestic		International		Total		Domestic	
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
Total	108,633,541	$769,194,493.68	104,736,717	$677,908,573.58(a)	3,896,824	$91,285,920.10(b)	105,703,325	$701,553,865.62	105,211,688	$688,500,569.29(c)
First	30,129,555	276,853,936.94	27,268,358	215,194,536.86	2,861,197	61,659,400.08	84,896,888	534,457,355.86	84,501,144	524,901,595.55
Second	19,446,379	134,193,684.54	18,835,473	117,823,401.99	610,906	16,370,282.55	10,427,838	74,224,348.33	10,371,736	72,495,547.39
Third	59,057,607	160,365,462.67	58,632,886	149,004,711.16	424,721	11,360,751.51	10,378,599	52,178,149.30	10,338,808	50,625,139.67
Fourth		197,781,409.53		195,885,923.57		1,895,485.96		40,694,012.13		40,478,286.68

CLASS	MONEY ORDERS PAID (Cont.) International		Excess of issues over payments	Excess of payments over issues	FEES RECEIVED			Compensation and commissions
	Number	Value			Total	Domestic orders issued	International orders issued	
Total	491,637	$13,053,296.33(b)	$325,244,046.98	$257,603,418.92	$7,385,688.20	$6,051,992.53	$1,333,695.67	$6,057,438.68(d)
First	395,744	9,555,760.31		257,603,418.92	2,587,470.78	1,672,821.00	914,649.78	2,769,859.78(d)
Second	56,102	1,728,800.94	59,969,336.21		1,269,715.37	1,049,484.86	220,230.51	1,504,172.62
Third	39,791	1,553,009.63	108,187,313.37		1,663,093.92	1,495,656.62	167,437.30	1,783,406.28
Fourth		215,725.45	157,087,397.40		1,865,408.13	1,834,030.05	31,378.08	

(a) Credits allowed foreign countries in fiscal year 1914 for payments of United States domestic money orders, $10,677,508.63.
(b) Value of international orders repaid and void, $318,578.36.
(c) Credit allowed United States in fiscal year 1914 for payment of money orders issued in "domestic basis" foreign countries, $23,220,211.93.
(d) Does not include exchange office work at New York City Post Office.

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TABLE 5.—*Number and value of money orders issued and paid at all offices, excess of issues over payments or payments over issues, fees received, compensation of assistant postmasters and clerks at first and second class offices (including clerks at contract stations), and commissions allowed postmasters at third and fourth class offices, from July 1, 1913, to June 30, 1914, by class of office, with percentages and averages.—Continued.*

CLASS	PER CENT OF ALL OFFICES														
	Number of orders issued			Value of orders issued			Number of orders paid			Value of orders paid			Fees received		
	Total	Domestic	International	Total	Domestic	International	Total	Domestic	International	Total	Domestic	International	Total	Domestic orders issued	International orders issued
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
First	27.74	26.04	73.42	35.99	31.74	67.55	80.32	80.32	80.50	76.18	76.24	73.20	35.03	27.64	68.59
Second	17.90	17.98	15.68	17.45	17.38	17.93	9.86	9.86	11.41	10.53	10.53	13.25	17.19	17.34	16.50
Third	54.36	55.98	10.90	20.85	21.98	12.45	9.82	9.82	8.09	7.44	7.35	11.90	22.52	24.71	12.56
Fourth				25.71	28.90	2.07				5.80	5.88	1.65	25.26	30.31	2.35

CLASS	AVERAGE—								
	Amount of orders issued			Amount of orders paid			Fees received		
	All orders	Domestic	International	All orders	Domestic	International	All orders issued	Domestic orders issued	International orders issued
Total	$7.0806	$6.4725	$23.4257	$6.6370	$6.5440	$26.5507	$.0679	$.0578	$.3423
First	9.1888	7.8917	21.5502	6.2954	6.2118	24.1463	.0858	.0613	.3197
Second	6.9007	6.2554	26.7967	7.1179	6.9897	30.8153	.0652	.0557	.3605
Third	6.0644	5.8822	31.2116	8.9484	8.8118	44.4506	.0597	.0568	.4681
Fourth									

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TABLE 6.—*Number and value of money orders issued and paid at all classes of offices, and excess of issues over payments or payments over issues, from July 1, 1913, to June 30, 1914, by States.*

STATE	MONEY ORDERS ISSUED		MONEY ORDERS PAID		Excess of issues over payments	Excess of payments over issues
	Number	Value	Number	Value		
Total	108,633,541	$769,194,493.68	105,703,325	$701,553,865.62	$220,642,498.21	$153,001,870.15
Alabama	2,008,235	10,542,964.31	776,994	5,309,366.72	5,233,597.59	
Alaska	98,428	2,845,985.34	17,060	686,594.70	2,159,390.64	
Arizona	542,950	5,093,910.27	130,840	1,719,978.51	3,373,931.76	
Arkansas	1,965,440	9,044,867.91	827,407	4,658,509.45	4,386,358.46	
California	4,653,981	43,320,806.06	3,105,807	34,015,082.52	9,305,723.54	
China	4,613	71,504.48	2,897	56,926.68	14,577.80	
Colorado	1,508,650	11,114,319.03	1,000,555	8,522,937.86	2,591,381.17	
Connecticut	1,205,276	12,398,572.05	620,568	5,969,995.73	6,428,576.32	
Delaware	171,205	1,079,066.75	106,389	653,347.19	425,719.56	
District of Columbia	313,302	2,582,056.63	727,637	3,919,577.09		1,337,520.46
Florida	1,621,141	8,413,293.76	1,264,727	7,120,873.77	1,292,419.99	
Georgia	2,526,506	12,428,826.29	1,420,382	7,698,714.95	4,730,111.34	
Hawaii	156,889	3,149,732.47	74,161	1,602,194.30	1,547,538.17	
Idaho	763,364	5,731,255.75	198,485	2,100,901.99	3,630,353.76	
Illinois	6,623,468	48,100,220.55	26,216,809	138,458,854.49		90,358,633.94
Indiana	3,163,902	18,667,631.48	2,042,386	13,321,805.08	5,345,826.40	
Iowa	3,433,900	19,389,239.87	1,959,053	10,451,867.51	8,937,372.36	
Kansas	2,278,577	11,098,316.05	1,005,428	6,263,696.62	4,834,619.43	
Kentucky	1,433,506	7,224,262.80	954,532	5,522,762.78	1,701,500.02	
Louisiana	1,565,861	9,041,124.28	1,095,361	6,906,270.24	2,134,854.04	
Maine	1,203,015	8,157,088.43	1,032,923	4,831,166.03	3,325,872.40	
Maryland	901,885	5,783,389.47	628,344	4,936,787.36	846,602.11	
Massachusetts	3,438,087	30,785,548.20	3,964,854	26,262,072.68	4,523,475.52	
Michigan	4,848,190	34,055,361.62	3,353,298	22,859,326.27	11,196,035.35	
Minnesota	2,975,742	21,289,399.09	2,086,803	14,364,001.42	6,925,397.67	
Mississippi	2,040,814	9,891,106.54	549,388	3,732,832.99	6,158,273.55	
Missouri	3,285,085	17,334,077.66	5,073,676	26,728,775.64		9,394,697.98
Montana	1,205,779	11,064,814.01	315,523	3,924,251.05	7,140,562.96	

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TABLE 6.—*Number and value of money orders issued and paid at all classes of offices, and excess of issues over payments or payments over issues, from July 1, 1913, to June 30, 1914, by States.—Continued.*

STATE	MONEY ORDERS ISSUED		MONEY ORDERS PAID		Excess of issues over payments	Excess of payments over issues
	Number	Value	Number	Value		
Nebraska	1,933,920	$10,712,503.31	1,176,657	$8,025,531.83	$2,686,971.48	
Nevada	336,490	4,209,680.29	100,577	1,347,569.87	2,862,110.42	
New Hampshire	682,334	4,786,644.11	328,768	2,236,697.53	2,549,946.58	
New Jersey	1,968,461	17,672,518.24	1,404,188	11,994,355.80	5,678,162.44	
New Mexico	468,850	3,548,784.06	166,300	1,742,758.99	1,806,025.07	
New York	8,706,373	80,791,456.26	17,665,937	132,702,474.03		$51,911,017.77
North Carolina	2,251,526	9,137,501.70	518,400	3,540,656.33	5,596,845.37	
North Dakota	1,253,466	7,411,363.18	229,200	1,877,148.17	5,534,215.01	
Ohio	4,949,084	38,165,465.28	4,003,575	28,039,703.66	10,125,761.62	
Oklahoma	2,130,328	9,865,545.08	662,857	4,062,817.41	5,802,727.67	
Oregon	1,394,599	11,058,703.59	832,781	7,587,076.98	3,471,626.61	
Pennsylvania	6,968,998	60,073,781.40	6,046,391	42,630,294.12	17,443,487.28	
Porto Rico	273,357	3,466,485.02	213,908	2,579,988.69	886,496.33	
Rhode Island	431,025	4,077,720.17	427,611	2,893,882.48	1,183,837.69	
Samoa	2,228	99,597.98	142	3,565.21	96,032.77	
South Carolina	1,181,522	5,749,838.57	369,134	2,284,714.90	3,465,123.67	
South Dakota	1,016,641	5,890,784.58	254,477	2,013,075.24	3,877,709.34	
Tennessee	1,770,501	8,570,654.70	1,612,766	8,226,174.87	344,479.83	
Texas	4,871,924	28,530,068.19	2,667,432	18,456,767.94	10,073,300.25	
Utah	531,997	5,561,852.16	294,682	3,147,884.90	2,413,967.26	
Vermont	619,993	4,114,226.02	263,739	1,953,045.96	2,161,180.06	
Virginia	1,767,533	9,622,563.08	1,903,865	8,585,933.87	1,036,629.21	
Washington	2,286,104	20,038,522.38	1,830,950	16,263,315.86	3,775,206.52	
West Virginia	1,474,555	11,068,794.14	423,479	3,420,988.82	7,647,805.32	
Wisconsin	3,096,652	21,713,798.61	1,641,797	12,193,594.83	9,520,203.78	
Wyoming	395,597	3,288,488.58	80,299	875,913.86	2,412,574.72	
Superintendent. M. O. System	31,693	268,461.85	31,126	268,461.85		

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TABLE 7.—*Number and value of money orders issued and paid at first class offices, excess of issues over payments or payments over issues, fees received, and compensation of assistant postmasters and clerks (including clerks at contract stations), from July 1, 1913, to June 30, 1914, by States.*

STATE	MONEY ORDERS ISSUED		MONEY ORDERS PAID		Excess of issues over payments	Excess of payments over issues	Fees received	Compensation of assistant postmasters and clerks
	Number	Value	Number	Value				
Total	30,129,555	$276,853,936.94	84,896,888	$534,457,355.86	$5,411,963.50	$263,015,382.42	$2,587,470.78	$2,769,859.78
Alabama	195,852	1,426,940.25	323,589	2,417,305.80		990,365.55	12,608.32	17,116.17
Arizona	69,387	445,405.70	52,025	540,042.90		94,637.20	4,514.79	3,626.50
Arkansas	152,038	1,016,188.25	375,294	2,110,183.55		1,093,995.30	9,304.07	16,322.87
California	2,034,098	19,786,920.60	2,537,304	24,829,923.70		5,043,003.10	175,938.03	121,287.68
Colorado	327,546	2,709,374.53	660,691	5,258,253.06		2,548,878.53	23,796.38	19,608.82
Connecticut	635,398	6,522,710.26	458,795	4,204,377.78	2,318,332.48		65,335.52	49,392.47
Delaware	52,517	456,689.81	63,262	366,311.65	90,378.16		4,648.59	4,025.00
District of Columbia	287,847	2,630,196.08	699,870	3,913,519.43		1,283,323.35	21,909.54	23,537.46
Florida	216,466	1,785,826.72	867,914	4,283,187.13		2,497,360.41	16,382.74	18,208.11
Georgia	362,188	2,618,800.59	1,026,432	4,914,697.09		2,295,896.50	23,295.99	27,513.66
Hawaii	44,164	834,900.33	54,711	1,173,483.32		338,582.99	5,803.19	3,500.00
Idaho	31,693	187,506.42	38,584	337,660.05		150,153.63	1,625.51	1,550.00
Illinois	2,828,296	25,508,148.91	25,167,282	131,457,224.42		105,949,075.51	242,871.84	393,821.46
Indiana	803,426	6,549,300.15	1,359,535	8,769,929.90		2,220,629.75	58,226.17	59,150.71
Iowa	542,532	4,081,406.80	1,298,317	6,684,809.38		2,603,402.58	38,801.81	46,114.76
Kansas	324,067	1,961,170.68	461,491	2,683,816.46		722,645.78	19,133.99	24,862.19
Kentucky	179,946	1,449,744.48	638,977	3,417,693.14		1,967,948.66	12,754.58	27,494.65
Louisiana	236,623	1,850,007.85	807,729	4,963,609.24		3,113,601.39	16,306.15	26,877.58
Maine	191,386	1,534,145.72	694,374	2,535,241.03		1,001,095.31	13,731.22	17,451.31
Maryland	273,591	2,769,808.56	481,438	3,685,148.71		915,340.15	24,735.44	20,256.58
Massachusetts	2,283,390	20,655,627.59	3,488,376	22,406,625.96		1,750,998.37	199,054.05	221,798.64
Michigan	1,328,696	11,804,916.34	2,199,644	13,788,952.09		1,984,035.75	111,228.40	84,046.73
Minnesota	566,103	5,793,225.74	1,397,940	9,358,522.55		3,565,296.81	51,918.69	45,972.53
Mississippi	114,867	642,780.94	115,890	865,276.28		222,495.3[illegible]	6,112.29	7,579.04
Missouri	836,491	6,584,474.45	4,233,661	22,077,287.24		15,492,812.79	61,924.53	107,055.77
Montana	232,621	2,881,946.51	146,273	1,699,283.14	1,182,663.37		24,671.14	12,959.41
Nebraska	235,487	1,953,288.32	715,389	5,384,140.32		3,430,852.00	18,471.48	21,710.51
Nevada	27,737	322,654.16	28,274	354,180.64		31,526.48	2,616.37	2,025.00
New Hampshire	141,951	1,209,122.86	119,419	983,314.53	225,808.33		11,244.67	12,118.75
New Mexico	23,753	165,476.12	28,609	303,767.45		138,291.33	1,491.07	85,903.18
New Jersey	885,713	8,976,889.43	989,717	7,954,622.97	1,022,266.46		90,533.04	1,825.00
New York	5,022,070	51,433,961.30	16,521,131	120,696,278.67		69,262,317.37	501,739.53	(a)498,020.76
North Carolina	274,671	1,412,144.14	184,604	1,241,447.60	170,696.54		14,265.41	15,224.53
North Dakota	78,537	596,387.89	81,682	565,535.59	30,852.30		5,205.34	6,637.07
Ohio	1,774,685	17,040,326.93	3,006,206	20,336,845.88		3,296,518.95	153,482.96	142,826.07
Oklahoma	266,745	1,288,108.44	229,571	1,565,305.68		277,197.2[illegible]	12,010.09	16,228.42
Oregon	339,203	3,494,738.30	536,028	4,308,708.85		813,970.4[illegible]	32,778.31	27,506.58
Pennsylvania	2,301,888	21,919,917.19	4,615,381	30,483,869.52		8,563,952.33	207,747.09	225,256.90
Porto Rico	35,284	411,762.05	76,715	1,133,179.39		721,417.3[illegible]	2,670.54	4,100.00
Rhode Island	286,618	2,889,182.85	386,763	2,558,970.50	330,212.35		26,400.74	20,771.72
South Carolina	112,441	814,121.23	131,110	884,424.59		70,303.3[illegible]	7,163.49	8,754.93
South Dakota	33,065	304,266.98	57,215	335,793.98		31,527.00	2,743.23	3,749.85
Tennessee	279,966	2,072,754.86	1,327,889	6,274,765.14		4,202,010.2[illegible]	18,024.45	39,882.90
Texas	716,932	5,794,250.12	1,871,085	11,176,433.85		5,382,183.7[illegible]	49,978.26	59,537.83
Utah	148,748	1,537,110.76	189,927	2,040,195.99		503,085.2[illegible]	13,136.34	14,081.50
Vermont	76,513	568,669.59	79,345	673,037.0[illegible]		104,367.[illegible]	5,165.71	7,809.17
Virginia	321,032	2,553,289.56	1,295,671	5,337,282.4[illegible]		2,783,992.8[illegible]	22,002.83	36,928.23
Washington	738,837	7,546,480.68	1,479,259	12,367,167.6[illegible]		4,820,677.9[illegible]	66,253.59	49,851.56
West Virginia	168,071	1,407,738.23	218,702	1,604,277.3[illegible]		196,539.1[illegible]	12,361.32	14,894.86
Wisconsin	666,065	6,444,791.96	1,060,72[illegible]	[illegible]		[illegible]	[illegible]	51,509.36

STATE	MONEY ORDERS ISSUED		MONEY ORDERS PAID		Excess of issues over payments	Excess of payments over issues	Fees received	Compensation of assistant postmasters and clerks
	Number	Value	Number	Value				
Total	19,446,379	$134,193,684.54	10,427,838	$74,224,348.33	$60,247,646.18	$278,309.97	$1,269,715.37	$1,501,172.62
Alabama	256,690	1,402,626.70	215,859	1,217,650.18	184,976.52		14,127.10	21,254.33
Alaska	22,859	548,159.77	6,491	297,212.16	250,947.61		3,331.53	2,950.00
Arizona	204,768	2,220,016.38	39,699	524,712.27	1,695,304.11		18,182.45	11,573.03
Arkansas	274,672	1,282,440.29	212,366	913,214.57	369,225.72		13,641.50	19,851.35
California	943,510	8,684,181.22	441,884	4,472,127.18	4,212,054.04		69,772.17	65,069.08
Colorado	347,086	2,638,770.62	193,364	1,540,883.49	1,097,887.13		24,187.18	25,486.87
Connecticut	267,353	2,595,353.19	117,147	891,078.57	1,704,274.62		24,489.72	22,188.27
Delaware	15,834	89,288.05	9,338	80,585.49	8,702.56		879.26	1,112.31
Florida	295,798	1,703,979.10	195,686	1,332,132.90	371,846.20		16,755.40	22,871.98
Georgia	426,024	2,145,899.86	174,031	1,089,686.22	1,056,213.64		22,327.76	32,296.65
Hawaii	8,275	167,346.06	5,269	90,049.74	77,296.32		1,807.80	412.28
Idaho	175,466	1,335,234.67	83,081	756,069.40	579,165.27		11,671.52	12,280.23
Illinois	1,300,019	7,839,415.39	511,511	3,402,003.92	4,437,411.47		79,816.98	93,462.84
Indiana	719,214	4,233,126.34	389,876	2,362,048.75	1,871,077.59		42,277.88	56,375.23
Iowa	686,427	3,795,973.88	372,345	1,912,424.74	1,883,549.14		38,769.41	52,391.22
Kansas	520,618	2,313,925.02	264,346	1,617,974.02	695,951.00		24,578.52	39,514.48
Kentucky	191,629	1,033,373.57	151,234	859,445.87	173,927.70		10,173.87	18,069.07
Louisiana	152,607	836,324.18	73,054	553,335.83	282,988.30		8,123.09	13,084.72
Maine	203,957	1,392,046.41	134,095	1,019,807.84	372,238.57		13,031.00	20,879.13
Maryland	119,263	777,871.56	99,945	516,659.61	261,211.95		7,067.39	10,405.52
Massachusetts	592,272	5,342,656.99	329,055	2,275,198.35	3,067,458.64		50,405.97	48,991.64
Michigan	934,822	6,267,761.66	590,118	4,378,859.30	1,888,902.36		61,344.19	72,180.80
Minnesota	558,815	4,361,766.50	295,552	2,210,959.61	2,150,806.89		40,042.31	40,393.15
Mississippi	279,433	1,455,184.00	149,863	1,123,490.67	331,693.33		14,936.68	19,842.65
Missouri	440,664	2,175,289.53	432,692	1,774,314.85	400,974.68		23,327.62	36,533.54
Montana	232,792	2,206,041.98	76,832	964,199.34	1,241,842.64		18,124.34	15,035.55
Nebraska	298,949	1,629,923.86	204,480	1,185,950.75	443,973.11		16,140.04	24,182.06
Nevada	74,255	1,021,876.35	25,078	375,239.27	646,637.08		7,301.26	5,127.77
New Hampshire	187,112	1,427,090.31	87,761	665,165.89	761,924.42		13,419.80	11,644.45
New Mexico	93,323	749,623.33	63,050	639,146.54	110,476.79		6,897.10	37,608.49
New Jersey	370,930	3,148,822.66	209,893	1,938,881.38	1,209,941.28		29,821.81	8,069.03
New York	1,243,556	10,386,296.35	766,422	5,683,549.73	4,702,746.62		95,319.16	108,509.64
North Carolina	425,086	1,751,330.58	128,809	910,899.61	840,430.97		19,095.77	30,879.43
North Dakota	128,014	768,523.77	39,983	327,884.18	440,639.59		7,790.24	8,777.63
Ohio	970,682	6,737,451.01	568,965	3,592,871.98	3,144,579.03		63,614.93	71,992.76
Oklahoma	401,309	2,126,364.17	168,997	1,128,632.48	997,731.69		21,077.96	27,498.14
Oregon	260,740	2,105,634.32	150,360	1,435,073.41	670,560.91		18,601.52	19,867.06
Pennsylvania	1,483,694	12,038,014.66	780,334	6,118,567.08	5,919,477.58		113,141.95	116,803.68
Porto Rico	30,379	314,851.80	43,413	593,161.77		278,309.97	2,192.83	2,990.00
Rhode Island	37,072	285,296.40	12,802	116,846.40	168,450.00		3,032.54	3,608.67
South Carolina	236,246	1,101,395.05	94,128	557,460.02	546,935.03		11,864.71	18,147.61
South Dakota	165,117	1,064,221.75	84,059	631,156.64	433,065.11		10,205.64	15,981.51
Tennessee	281,227	1,268,623.45	112,972	771,452.96	497,170.49		13,931.15	23,311.13
Texas	951,010	5,579,015.72	414,238	2,994,390.36	2,584,625.36		52,668.23	68,758.38
Utah	50,665	770,856.69	37,921	398,454.90	372,401.79		7,105.49	4,188.35
Vermont	160,647	1,123,986.07	103,661	627,350.15	496,635.92		11,617.54	14,487.40
Virginia	196,187	1,020,113.73	203,116	1,010,926.04	9,187.69		10,226.11	19,289.45
Washington	336,820	2,822,454.55	131,107	1,338,382.86	1,484,071.69		24,673.40	20,357.48
West Virginia	182,293	1,360,947.99	117,181	555,556.23	805,391.76		11,939.52	15,510.65
Wisconsin	625,318	3,986,349.69	286,485	2,175,723.32	1,810,626.37		38,376.57	46,105.27
Wyoming	84,881	757,537.41	27,890	275,499.51	482,037.90		6,467.46	5,970.66

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TABLE 9.—*Number and value of money orders issued and paid, excess of issues over payments or payments over issues, fees received, and compensation of assistant postmasters and clerks (including clerks at contract stations), from July 1, 1913, to June 30, 1914, at the one hundred offices paying the largest number of orders, arranged in the order of their rank.*

NOTE.—The same basic data for all first and second class offices is available for the uses of the committee.

	OFFICE	MONEY ORDERS ISSUED		MONEY ORDERS PAID		Excess of issues over payments	Excess of payments over issues	Fees received	Compensation of assistant postmasters and clerks	Per cent of all offices			
										Orders issued		Orders paid	
		Number	Value	Number	Value					No.	Value	No.	Value
Total all offices		108,633,541	$769,194,493.68	105,703,325	$701,553,865.62	$67,640,628.06		$7,385,688.20	$4,274,032.40	100.00	100.00	100.00	100.00
Total for specified offices		18,415,837	180,985,977.66	74,690.001	455,878,841.01	2,118,154.19	$277,011,017.54	1,695,402.63	1,907,736.31	16.95	23.52	70.66	64.98
1	Chicago, Ill	1,943,902	18,575,032.69	23,422,384	120,197,235.64		101,622,202.95	176,781.75	326,058.95	1.79	2.42	22.16	17.13
2	New York, N. Y	2,302,225	25,562,193.62	12,426,325	85,842,362.10		60,280,168.48	262,881.14	(a)292,507.15	2.12	3.32	11.75	12.23
3	Boston, Mass	1,226,743	11,381,518.64	2,624,117	16,297,729.30		4,916,210.66	108,866.66	147,566.91	1.13	1.48	2.48	2.32
4	Kansas City, Mo	241,015	1,944,266.66	2,335,026	11,630,218.21		9,685,951.55	17,386.11	43,273.09	.22	.25	2.21	1.66
5	Philadelphia, Pa	763,760	7,482,842.81	2,215,470	13,461,797.15		5,978,954.34	72,643.11	94,017.50	.70	.97	2.10	1.92
6	St. Louis, Mo	387,523	3,518,988.58	1,613,325	9,038,120.96		5,519,132.38	32,640.56	46,314.03	.36	.46	1.53	1.29
7	Buffalo, N. Y	298,834	3,667,709.01	1,415,348	13,420,789.01		9,753,080.00	33,554.95	31,400.20	.28	.48	1.34	1.91
8	Pittsburgh, Pa	378,069	4,035,880.98	1,177,840	7,905,548.28		3,869,667.30	39,229.23	36,198.07	.35	.53	1.11	1.13
9	Detroit, Mich	573,348	6,206,304.27	1,108,997	6,986,719.71		780,415.44	58,697.21	35,366.80	.53	.81	1.05	1.00
10	Seattle, Wash	300,967	3,792,317.85	1,054,171	8,189,675.52		4,397,357.67	33,510.38	20,951.24	.28	.49	1.00	1.17
11	Dallas, Texas	112,394	933,700.40	1,030,756	4,992,533.57		4,058,833.17	7,689.82	14,912.50	.10	.12	.98	.71
12	San Francisco, Cal	571,662	6,261,940.46	908,635	10,274,742.71		4,012,802.25	53,774.72	39,500.00	.53	.81	.86	1.46
13	Cincinnati, Ohio	203,243	1,798,975.43	791,760	5,133,121.66		3,334,146.23	15,466.83	26,535.82	.19	.23	.75	.73
14	Brooklyn, N. Y	804,566	7,959,879.32	751,374	6,898,944.30	1,060,935.02		76,296.56	48,439.86	.74	1.03	.71	.98
15	Minneapolis, Minn	269,203	2,690,214.91	750,408	4,983,387.93		2,293,173.02	23,894.45	23,895.50	.25	.35	.71	.71
16	Washington, D. C	287,847	2,630,196.08	699,870	3,913,519.43		1,283,323.35	21,909.54	23,537.46	.27	.34	.66	.56
17	Jacksonville, Fla	75,576	625,609.52	648,216	2,942,345.64		2,316,736.12	5,309.38	10,003.61	.07	.08	.61	.42
18	Atlanta, Ga	163,811	1,186,007.86	614,761	2,809,518.05		1,623,510.19	10,612.75	12,361.66	.15	.15	.58	.40
19	Cleveland, Ohio	352,042	3,826,689.26	598,466	5,215,037.11		1,388,347.85	38,539.13	24,985.00	.32	.50	.57	.74
20	Los Angeles, Cal	557,868	5,015,006.52	589,569	5,663,702.94		648,696.42	46,429.58	29,648.08	.51	.65	.56	.81
21	New Orleans, La	116,288	1,100,884.10	546,923	3,485,078.32		2,384,194.22	9,471.23	16,735.08	.11	.14	.52	.50
22	Denver, Colo	214,041	1,805,395.66	529,527	4,240,672.51		2,435,276.85	15,527.84	12,033.82	.20	.24	.50	.60
23	Milwaukee, Wis	250,297	3,072,524.25	519,048	3,545,344.28		472,820.03	29,447.59	19,165.77	.23	.40	.49	.51
24	Richmond, Va	78,678	681,453.19	491,130	2,146,236.81		1,464,783.62	5,580.23	8,830.15	.07	.09	.47	.31
25	Portland, Ore	289,296	3,351,294.70	476,601	4,241,478.89		890,184.19	29,705.03	24,191.58	.27	.44	.45	.61
26	Indianapolis, Ind	167,354	1,390,479.25	471,534	3,804,623.65		2,414,144.40	11,780.14	13,037.72	.15	.18	.45	.54
27	Omaha, Nebr	146,246	1,354,739.90	469,958	4,363,473.18		3,008,733.28	13,011.44	12,112.50	.13	.18	.45	.62
28	St. Paul, Minn	161,744	1,740,766.54	443,062	2,586,461.04		845,694.50	15,496.88	11,618.44	.15	.23	.43	.37
29	Chattanooga, Tenn	50,249	336,272.45	442,846	2,032,093.66		1,695,821.21	3,109.40	8,055.11	.05	.04	.42	.29
30	Des Moines, Iowa	90,181	723,956.37	435,868	2,148,537.11		1,424,580.74	6,570.48	9,786.65	.08	.09	.41	.31
31	Newark, N. J	108,205	1,299,509.40	433,308	2,826,163.39		1,526,653.99	13,470.62	16,400.00	.10	.17	.41	.40
32	Sacramento, Cal	111,212	1,378,858.69	433,228	2,375,704.55		996,845.86	11,543.57	7,668.75	.10	.18	.41	.34
33	Memphis, Tenn	82,956	714,604.26	429,818	2,151,814.23		1,437,209.97	6,099.60	13,441.66	.08	.09	.41	.31
34	Baltimore, Md	230,775	2,449,331.80	422,031	3,333,593.09		884,261.29	21,883.40	16,552.58	.21	.32	.40	.48
35	Augusta, Me	19,076	128,480.03	416,019	508,725.86		380,245.83	1,149.01	6,026.66	.02	.02	.39	.07
36	Nashville, Tenn	75,453	516,769.16	346,049	1,378,892.06		862,122.90	4,380.26	11,002.80	.07	.07	.33	.20
37	Elgin, Ill	37,828	321,774.55	342,386	860,833.74		539,059.19	2,924.60	6,526.66	.03	.04	.32	.12
38	Louisville, Ky	86,532	802,588.26	341,178	1,941,634.94		1,139,046.68	6,637.99	15,979.46	.08	.10	.32	.28
39	Providence, R. I	161,255	1,637,213.98	335,758	2,066,270.52		429,056.54	14,834.27	12,304.22	.15	.21	.32	.30
40	Rochester, N. Y	175,730	1,759,510.73	325,379	2,391,570.49		632,059.76	16,501.52	13,350.00	.16	.23	.31	.34
41	Cedar Rapids, Iowa	48,159	342,238.69	321,578	1,171,010.82		828,772.13	3,369.26	4,851.67	.04	.04	.30	.17
42	Columbus, Ohio	94,371	936,865.94	313,017	2,229,091.16		1,292,225.22	7,846.28	11,100.00	.09	.12	.30	.32
43	Toledo, Ohio	169,914	1,657,047.24	309,396	1,841,220.90		184,173.66	14,787.87	12,188.41	.16	.22	.29	.26

45	Peoria, Ill	76,926	710,185.63	264,657	2,689,679.70		1,979,494.07	6,251.05	5,390.00	.07	.09	.23	25
46	Syracuse, N. Y	107,815	1,148,871.09	243,550	1,905,541.51		756,670.42	10,413.94	9,225.00	.10	.15	.23	27
47	Dayton, Ohio	83,849	962,261.66	240,539	1,251,291.85		289,030.19	8,142.69	8,674.12	.08	.13	.23	18
48	Grand Rapids, Mich	119,471	979,903.42	227,995	1,404,766.66		424,863.24	9,557.99	6,629.16	.11	.13	.22	20
49	Lincoln, Nebr	54,022	387,148.13	216,225	846,303.68		459,155.55	3,381.99	7,283.01	.05	.05	.21	12
50	Spokane, Wash	148,177	1,431,192.78	203,275	1,970,572.10		539,379.32	12,394.08	9,416.25	.14	.19	.19	28
51	Scranton, Pa	65,036	591,540.29	200,917	2,081,610.35		1,490,070.06	5,352.43	7,377.49	.06	.08	.19	30
52	Rockford, Ill	60,528	600,336.98	200,461	611,547.87		11,210.89	6,121.13	3,085.00	.06	.08	.19	09
53	Springfield, Ohio	43,245	299,732.15	194,230	592,532.56		292,800.41	2,703.13	3,790.00	.04	.04	.18	09
54	Petersburg, Va	15,388	114,466.68	189,502	545,943.63		431,476.95	1,024.32	2,007.00	.01	.01	.18	08
55	Binghamton, N. Y	47,455	385,333.22	189,418	1,084,117.09		698,783.87	3,617.45	4,569.00	.04	.05	.18	16
56	Springfield, Mass	112,905	1,087,871.04	178,179	1,084,869.79	$3,001.25		10,314.45	6,523.47	.10	.14	.17	16
57	Little Rock, Ark	51,128	381,067.63	176,158	928,668.61		547,600.98	3,470.75	7,717.87	.05	.05	.17	13
58	Houston, Texas	98,997	821,949.88	171,529	1,376,822.08		554,872.20	7,230.35	6,952.87	.09	.11	.16	20
59	Oakland, Cal	195,962	1,707,060.57	168,805	1,768,564.64		61,504.07	16,168.06	9,857.40	.18	.22	.16	25
60	Aurora, Mo	6,118	26,019.44	167,580	262,885.70		236,866.26	292.72	1,925.00	.01		.16	04
61	Birmingham, Ala	95,594	715,207.57	166,810	1,317,788.57		602,581.00	6,222.89	8,066.17	.09	.09	.16	17
62	Rock Island, Ill	42,928	356,384.54	163,119	2,012,284.90		1,655,900.36	3,662.23	3,467.12	.04	.05	.15	29
63	San Antonio, Texas	88,161	687,727.52	155,920	1,059,198.79		371,471.27	5,807.43	6,227.80	.08	.09	.15	15
64	Albany, N. Y	76,197	826,633.22	153,243	1,609,153.84		782,520.62	6,839.92	7,364.06	.07	.10	.15	23
65	Salt Lake City, Utah	113,450	1,186,677.35	153,049	1,646,925.29		460,247.94	10,321.07	11,989.05	.10	.15	.15	24
66	Evansville, Ind	41,240	300,035.18	149,467	632,942.12		332,906.94	2,561.42	4,459.50	.04	.04	.14	09
67	Utica, N. Y	55,449	598,466.28	148,788	874,931.80		276,465.52	5,753.42	4,666.67	.05	.08	.14	13
68	Tyrone, Pa	16,630	157,476.28	148,228	411,505.25		254,028.97	1,376.04	2,655.00	.02	.02	.14	06
69	Fort Worth, Texas	40,008	520,140.22	142,428	878,485.93		358,345.71	4,800.01	5,268.75	.04	.07	.14	13
70	Portland, Me	67,323	586,796.83	134,997	1,140,570.28		553,773.45	5,168.39	5,686.71	.06	.08	.13	16
71	Worcester, Mass	103,899	962,642.53	133,835	1,025,116.44		62,473.91	8,764.30	5,756.85	.10	.13	.13	15
72	Topeka, Kans	64,645	410,556.45	129,039	608,978.20		198,421.75	3,871.67	4,405.00	.06	.05	.12	09
73	South Bend, Ind	58,848	497,628.21	127,882	564,499.77		66,871.56	4,637.95	4,078.25	.05	.06	.12	08
74	Covington, Ky	8,148	59,701.31	125,185	572,674.43		512,973.12	552.75	3,020.00	.01	.01	.12	08
75	Pensacola, Fla	30,348	225,828.98	122,588	592,437.02		366,608.04	1,967.11	1,743.00	.03	.03	.12	08
76	Columbus, Ga	24,464	161,138.56	121,884	487,708.20		326,569.64	1,483.54	2,046.00	.02	.02	.12	07
77	Hartford, Conn	80,223	811,587.06	119,358	1,160,244.60		348,657.54	8,417.33	5,949.98	.07	.11	.11	17
78	La Crosse, Wis	29,553	215,674.43	119,338	499,364.29		283,689.86	1,861.29	2,816.66	.03	.03	.11	07
79	Oklahoma, Okla	73,667	455,394.70	117,054	784,958.33		329,563.63	4,222.78	6,657.22	.07	.06	.11	11
80	Springfield, Ill	63,235	519,419.84	116,799	714,660.10		195,240.26	4,684.10	4,587.50	.06	.07	.11	10
81	Savannah, Ga	51,613	435,693.74	116,618	706,327.30		270,633.56	3,700.90	3,088.47	.05	.06	.11	10
82	Fort Smith, Ark	23,840	143,471.84	113,993	566,623.18		423,151.34	1,362.01	2,600.00	.02	.02	.11	08
83	St. Joseph, Mo	60,262	397,019.80	113,717	590,242.06		193,222.26	3,772.66	5,415.62	.06	.05	.11	08
84	New Haven, Conn	138,116	1,369,175.71	113,248	944,710.23	424,465.48		13,342.29	6,648.79	.13	.18	.11	14
85	Girard, Ala	1,686	11,799.74	112,236	452,038.09		440,238.35	97.07	1,125.00			.11	06
86	Jersey City, N. J	116,454	1,226,628.34	109,529	910,950.91	315,677.43		11,247.28	12,070.00	.11	.16	.10	13
87	Williamsport, Pa	32,843	246,912.17	107,183	409,171.96		162,259.79	2,245.95	4,720.00	.03	.03	.10	06
88	Jackson, Mich	49,773	342,854.05	107,161	520,712.27		177,858.22	3,094.83	3,403.75	.05	.04	.10	07
89	Tacoma, Wash	121,842	916,790.50	106,699	1,113,668.77		196,878.27	8,028.31	9,160.97	.11	.12	.10	16
90	Canton, Ohio	56,376	649,236.92	104,507	492,840.16	156,396.76		5,027.93	3,325.00	.05	.08	.10	07
91	Portsmouth, Va	26,961	215,851.86	103,979	351,127.84		135,275.98	1,878.62	2,737.50	.02	.03	.10	05
92	Duluth, Minn	95,936	1,098,419.01	103,140	940,740.76	157,678.25		10,038.57	5,962.61	.09	.14	.10	13
93	Fort Wayne, Ind	47,529	461,255.37	103,036	593,911.77		132,656.40	3,966.83	4,472.22	.04	.06	.10	08
94	Cairo, Ill	14,179	104,438.18	99,877	394,999.49		290,561.31	931.88	1,820.83	.01	.01	.09	06
95	Kalamazoo, Mich	57,526	454,797.77	96,637	690,881.71		236,083.94	4,283.65	3,250.00	.05	.06	.09	10
96	Harrisburg, Pa	52,779	484,627.34	95,298	712,213.57		227,586.23	4,164.92	6,707.92	.05	.06	.09	10
97	Madison, Wis	36,186	400,273.22	93,213	533,132.03		132,858.81	3,758.38	3,105.00	.03	.05	.09	08
98	Lansing, Mich	63,153	454,225.67	91,818	495,334.54		41,108.87	4,333.71	3,864.50	.06	.06	.09	07
99	Sioux City, Iowa	38,456	311,037.19	90,955	489,311.39		178,274.20	3,006.48	2,639.50	.04	.04	.09	07
100	Monroe, La	15,746	101,564.07	87,642	437,356.41		335,792.34	952.26	1,500.00	.01	.01	.08	06

(a) Does not include exchange office work.

TABLE 10.—*Statement of the number and value of money orders exchanged between the United States and "domestic basis" foreign countries, and the excess of payments in foreign countries or the excess of payments in the United States, from July 1, 1913, to June 30, 1914, by countries.*

Countries.	United States domestic orders paid in foreign countries.		Foreign domestic orders paid in the United States.		Excess paid in foreign countries.	Excess paid in United States.
	No.	Value.	No.	Value.		
Antigua	2,120	$21,392.39	366	$3,811.69	$17,580.70	
Bahamas	628	10,161.47	2,041	18,242.73		$8,081.26
Barbados	33,076	353,784.04	1,338	17,017.95	336,760.09	
Bermuda	1,246	23,329.97	3,721	53,707.56		30,377.59
British Guiana	2,269	27,092.17	3,095	17,447.53	9,644.64	
British Honduras	175	2,212.56	5,479	55,730.34		53,517.78
Canada	512,430	7,056,694.12	1,782,795	15,034,776.50		7,978,082.38
Canal Zone	3,951	88,533.13	186,644	3,744,183.79		3,655,650.36
Cuba	23,000	403,051.06	92,720	984,387.39		581,336.33
Dominica	204	2,547.82	276	2,693.13	406.49	551.80
Grenada	3,064	38,694.71	774	10,102.20	28,592.51	
Jamaica	28,835	361,180.55	3,281	48,925.45	312,255.10	
Martinique	41	725.66	36	290.62	435.04	
Mexico	69,531	1,748,310.31	23,076	1,100,028.60	648,281.71	
Montserrat	904	10,877.46	118	4,624.37	6,253.09	
Nevis	480	8,008.10	31	462.41	7,545.69	
Newfoundland	5,702	136,969.71	10 082	95,979.44	46,070.5	5,080.26
Philippine Islands	10,741	273,268.62	72,830	1,987,288.19		1,714,019.57
St. Kitts	856	14,597.33	106	818.43	13,778.90	
St. Lucia	1,150	14,234.62	424	4,468.84	9,765.78	
St. Vincent	2,578	34,352.69	291	2,629.36	31,723.33	
Trinidad	4,777	47,162.62	4,815	28,369.49	18,793.13	
Virgin Islands	39	327.22	162	4,225.92		3,898.70
Total exchanged on the domestic basis	707,790	$10,677,508.63	2,194,501	$23,220,211.93	$1,487,892.7[illegible]	$14,030,596.03

TABLE 11.—*Statement of the number and value of money orders exchanged between the United States and "international basis" foreign countries, and the excess of certifications for payment in foreign countries, or the excess of certifications for payment in the United States, from July 1, 1913, to June 30, 1914, by countries.*

Countries.	International orders certified for payment in foreign countries.		International orders certified for payment in the United States.		Excess certified by the United States.	Excess certified by foreign countries.
	No	Value.	No.	Value.		
Australia	6,520	$123,538.25	18,723	$197,834.47		$74,296.22
Austria	381,295	10,393,759.45	34,990	1,827,761.30	$8,565,998.15	
Belgium	38,763	986,337.50	8,052	238,873.36	747,464.14	
Bolivia	81	1,388.84	373	3,245.28		1,856.44
Chile	431	8,822.23	4,774	35,974.03		27,151.80
Costa Rica	149	2,104.48	1,727	13,427.15		11,262.67
Denmark	41,303	603,458.26	6,096	137,708.90	465,749.36	
Egypt	1,923	40,687.97	1,917	23,085.34	17,602.63	
France	106,971	1,501,480.89	17,333	270,453.98	1,231,026.91	
Germany	306,269	4,635,404.20	74,220	2,055,782.22	2,579,621.98	
Great Britain	1,014,450	13,189,784.53	147,128	1,973,469.22	11,216,315.31	
Greece	83,449	3,525,621.78	421	10,459.63	3,515,162.15	
Honduras	55	963.81	378	9,717.11		8,753.30
Hongkong	1,780	38,597.47	726	5,624.91	32,972.56	
Hungary	263,285	8,851,991.54	27,929	1,728,324.0	7,123,667.52	
Italy	600,599	22,124,768.92	27 298	1,572,751.06	20,552,017.86	
Japan	119,662	3,933,436.29	9,002	148,718.67	3,784,717 62	
Liberia	155	6,998.75	333	4,796.25	2,202.50	
Luxemberg	1,476	34,368.42	389	19,405.01	14,963.38	
Netherlands	36,655	426,238.90	7,081	98,565.01	327,673.89	
New Zealand	2,234	50,062.98	13,590	135 786.33		85,723.35
Norway	112,733	2,441,956.37	7,907	203,656.58	2,238,299.79	
Peru	258	5,187.95	2,094	25.573.04		20,385.09
Portugal	1,108	18.197.50	805	14,880.86	3,316.64	
Russia	546,775	13,460,839.02	22,693	993,158.92	12,467,680.10	
Salvador	50	1,509.41	280	1,464.83	44.58	
Sweden	211,107	3,856,657.39	13,485	568,857.86	3,287,799 53	
Switzerland	59,065	952,659.89	8,257	169,613.38	783,046.51	
Union of South Africa	2,351	43,506.64	7,492	86.068.91		42,562.27
Uruguay	81	1,667.97	411	3,836.70		2,168.73
Total exchanged on the international basis	3,941,035	$91,262,057.60	465,889	$12,578,874.36	$78,957,343.11	$274,159.87

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COST OF AND RETURNS FROM THE OPERATION OF THE MONEY-ORDER SERVICE.

The revenue arising from the transaction of money-order business is derived principally from the fees charged for the issue of money orders and the gain on the purchase of foreign exchange. The gross revenues are charged with certain items directly related thereto in the nature of commissions on business transacted, and with losses of money-order funds due to fire, burglary, bad debts, etc. The difference or net proceeds, under the provisions of sec. 4050, R. S., (sec. 103, P. L. and R. of 1913) is paid over to the postal revenues and included with postal receipts under the head of "revenue from money-order business."

Taking the money-order service as a whole, however, the net proceeds so paid over do not indicate that it has been conducted at a profit. Aside from the revenue charges above mentioned and the cost of administration and audit of accounts at Washington, all expenditures for the maintenance of the system are by requirement of law paid directly from the postal revenues. The service is administered as a part of the postal establishment and with few exceptions those employed on its operations are not separately appropriated for. For the purpose of determining whether or not it is run at a profit or a loss all items of expenditure that have to do with the conduct of the system should be set against the net proceeds covered into the postal revenues.

The procedure by which the expenses of the service are provided for, charges fixed and collected, and accounts audited and stated, is governed by the following sections of the Postal Laws and Regulations of 1913. References in italics are to sections embodying United States statutes.

REVENUES:

Fees for domestic money orders, sec. 1128, par. 1.
Rates of exchange, international service, sec. 1180.
Fees for international money orders, sec. 1189, par. 1.
Disposition and classification of net proceeds, sec. 103.

EXPENSES:

Money-order fees not included as a part of the gross receipts of an office in adjusting postmaster's salary. Note to sec. 270.
Salaries of postmasters, as fixed by law, full compensation for money-order business, sec. 275.
Postmasters at third and fourth-class offices allowed a commission of three cents for each money order issued, sec. 1254.
See also sec. 1118 embodying certain statutes and relating to allowance for clerks at other than first and second class offices.

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Allowance for clerical services at first and second class offices, sec. 1118.

Expenses of international service, sec. 1180.

LOSSES OF MONEY-ORDER FUNDS:

Postmaster General authorized to allow credit for certain losses, sec. 150.

INVALID MONEY ORDERS:

Not to be paid at offices upon which drawn, or at office of issue, after one year from the last day of the month of issue; payable only by warrant of the Postmaster General, sec. 1178.

See also Act of January 27, 1894, and note to sec. 102, P. L. and R. of 1913, as to revenue from unpaid money orders more than one year old.

AUDIT AND SETTLEMENT OF ACCOUNTS:

Duty of Auditor for Post Office Department to receive and examine money-order accounts; to maintain permanent record of unpaid money orders; to superintend collections, etc., sec. 178.

The following is a statement showing in detail the items making up the net proceeds from the operation of the system for the fiscal year ended June 30, 1914, as reported by the Auditor for the Post Office Department.

Audited revenues:			
Fees collected for issuing domestic money orders		$6,051,092.53	
Fees collected for issuing international money orders		1,333,695.67	
Gain (net) on foreign exchange purchased for the payment of balances due foreign countries at rates lower than that fixed by the conventions between the United States and the respective countries		421,768.43	
Gain on conversion of funds in the settlement of accounts with foreign countries		76,443.86	
Commissions allowed the United States for the payment of money orders issued in foreign countries		44,713.86	
Miscellaneous receipts		366.37	
Total			$7,928,980.72
Audited expenses deducted from the money-order revenues:			
Commissions allowed third and fourth-class postmasters for issuing money orders		$1,783,406.28	
Commissions allowed foreign countries for payment of money orders issued in the United States		363,068.46	
Incidental expenses		770.54	
Losses:			
Burglary, fire, and other unavoidable casualties	$19,662.93		
Bad debts, etc., late postmasters' accounts	3,308.84		
Compromise debts, late postmasters' accounts	484.20		
	23,455.97		
Contingencies:			
Balance due late postmasters closed to "suspense"	230.48		
		23,225.49	
Total			2,170,470.77
Net proceeds paid over to the postal revenues			5,758,509.95

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Following is a statement of the items of expense paid directly from the legislative, executive and judicial appropriations and from the postal revenues, which, it is believed, should be charged against the money-order service. In some cases the amount is definite; as to others careful estimates have been made. The process by which each item was arrived at is given.

Cost of administering the service at Washington, D. C.		
Salaries of officers and employees in the Bureau of the Third Assistant Postmaster-General for the fiscal year 1914, chargeable to the money-order service, based on an estimate of the proportion of the day's time required for work in connection with such service.		
Officers and employees, Office of the Third Assistant proper	$2,263.00	
Employees, Division of Finance, work incident to the payment of invalid money orders	100.00	
Salaries of officers and employees of the Division of Money Orders	71,427.00	
Total		$73,790.00
Cost of auditing money-order accounts.		
Total cost of auditing domestic and international money-order accounts for the fiscal year 1914, including the maintenance of the record of outstanding money orders, settlement of invalid money orders by warrant, maintenance of the files and contingent and miscellaneous expenses, as certified by the Auditor for the Post Office Department, approximately		450,000.00
Cost of operation in the field.		
Post-office Inspection Service. 6% of the total expenditures for the service in the fiscal year 1914 ($1,117,048.98), based on a cost ascertainment conducted by the Department in 1909 (revised), allowance being made for the introduction of postal savings and parcel post services	$67,022.93	
Compensation of assistant postmasters at first and second class offices for the proportion of their time spent on money-order work during fiscal year 1914, as reported by the postmasters at these offices in response to letter of inquiry dated Feb. 3, 1915	691,333.63	
Compensation of clerks (including auditors and bookkeepers performing auditor's duties and $104,100 for exchange office work at the New York post office) at first and second class offices during fiscal year 1914, as reported by the postmasters of these offices in response to letter of inquiry dated Feb. 3, 1915	3,399,538.75	
Note: The salaries of clerks employed only a part of their time on money-order work were apportioned.		
Compensation to clerks at contract stations of first and second class offices for the proportion of their time spent on money-order work during the fiscal year 1914, as reported by the postmasters of these offices in response to letter of inquiry dated February 3, 1915	287,260.02	
Rent, light, and fuel. 2½% of expenditures for fiscal year 1914 ($4,684,421.04) based on cost ascertainment of 1909 (revised), allowance being made for introduction of parcel post and postal savings services	117,110.52	
Stationery. 15% of expenditures for fiscal year 1914 ($108,545.08), based on cost ascertainment of 1909 (revised), allowance being made for introduction of parcel post and postal savings services	16,281.76	
Supplies, Money-Order Service. Actual expeditures during the fiscal year 1914	125,992.59	
Office appliances. 50% of expenditures for fiscal year 1914 ($78,236.60) estimated—not charged to money-order service in cost ascertainment of 1909	39,118.30	
Stamping appliances. 15% of expenditures for fiscal year 1914 ($44,423.34) based on cost ascertainment of 1909 (revised)	6,663.50	
Rural delivery service. 1% of expenditures for fiscal year 1914 ($47,410,190.06) based on cost ascertainment of 1909 (revised), allowance being made for introduction of parcel post and insured and collect-on-delivery mail	474,101.90	
Total		$5,224,423.90

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There was also paid over to the postal revenues during the fiscal year 1914 on the certification of the Auditor for the Post Office Department, the sum of $580,888.85, representing the value of domestic money orders that remained unpaid for a period of one year or more from the last day of the month of their issue and were thus invalidated for payment in the usual manner. On the other hand there were paid from the postal revenues, by means of Departmental warrants, amounts aggregating $240,834.96, to holders of invalidated orders who presented their claims to the Department at Washington for settlement.

SUMMARY.

Revenues.		*Cost of Operation.*	
Income from money-order business	$7,928,980.72	Charges paid directly from the money-order revenues	$2,170,470.77
		Cost of administering the service at Washington, D. C.	73,790.00
		Cost of auditing money-order accounts	450,000.00
		Cost of operation in the field	5,224,423.90
		Total cost of operation	$7,918,684.67
		Excess of revenues over cost of operation	10,296.05
	$7,928,980.72		$7,928,980.72
Excess of revenues over cost of operation	$10,296.05	Payment of money orders more than one year old by means of warrants on the postal revenues.	$240,834.96
Proceeds of money orders more than one year old covered into the postal revenues	580,888.85	Apparent profit in the fiscal year 1914 from the operation of the money-order service	350,349.94
	$591,184.90		$591,184.90

UNIT COST FOR VARIOUS CLASSES OF WORK.

Under date of February 3, a letter was addressed to all first and second class postmasters requesting replies to certain questions relating to the money-order business of their offices. Among other things they were requested to give the number of clerks employed on money-order work at the main office and all classified branches and stations on the day for which their report was made, their annual salaries and the proportion of the day's time actually employed on money-order work. The date selected was to be one on which, from previous experiences, no abnormal conditions would prevail. They were further requested to state how much of the time thus reported as spent on money-order work was required for certain enumerated classes of work, and to give the cost of each class of work in salaries paid. The number of transactions involved in each class of work (for example, the number of money orders issued) was also requested. Answers to these questions have been collated for the first-class offices submitting data that was usable. The following table shows the number of transactions and the unit cost per transaction in salaries paid for several of these classes of work at 100 of the larger offices.

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TABLE 12.—*Number of transactions and the unit cost per transaction in salaries paid for various classes of work at specified offices.*

OFFICE.	Issue of money orders.		Payment of money orders.		Preparation of reports of payments.		Arranging, cutting and filing coupons of paid orders.		Handling inquiries relating to payment of money orders.		Handling applications for duplicates originating at own office.		Handling applications for duplicates originating at other offices.		Handling inquiries relating to orders paid at own office but drawn on other offices.		Handling inquiries relating to orders issued at own office and paid at offices other than those on which drawn.	
	No.	Unit cost.	No.	Unit cost.	No.	Unit cost.	No.	Unit cost.	No.	Unit cost.	No.	Unit cost.	No.	Unit cost.	No.	Unit cost.	No.	Unit cost.
Birmingham, Ala	300	$.015466	669	$.004589	669	$.002377	615	$.003382	16	$.025625	4	$.060000	6	$.070000	8	$.006250	9	$.025555
Mobile, Ala	136	.017279	320	.006091	320	.004250	320	.004875										
Phoenix, Ariz	156	.014743	168	.007143	168	.002440	168	.002083	4	.075000	3	.100000	2	.075000	8	.008750	6	.011667
Fort Smith, Ark	99	.012323	149	.004631	149	.002349	149	.001745	3	.056667	1	.090000			5	.030000	3	.030000
Little Rock, Ark	144	.010694	678	.002448	694	.003400	701	.002611	14	.014285	1	.070000	2	.040000	17	.008235	8	.023750
Los Angeles, Cal	1805	.012360	2600	.002050	2600	.003650	2600	.001381										
Oakland, Cal	568	.014261	652	.004846	652	.002607	652	.003420	10	.067000	5	.082000	6	.068333	51	.018235	72	.013194
Sacramento, Cal	325	.008277	1192	.000956	1192	.003909	1192	.004228			4	.052500	5	.078000	30	.008333	4	.010000
San Francisco, Cal	1280	.030100	3510	.001496	3510	.002994	3510	.000499	25	.070000	4	.055000	14	.250000	75	.023333	50	.017600
Denver, Colo	678	.013982	2737	.001081	2737	.001458	1947	.004206	30	.016333	5	.092000	3	.093333	75	.008000	40	.025000
Bridgeport, Conn	343	.018218	284	.008063	284	.008063	284	.005423	22	.021364	3	.033333	2	.050000	5	.020000	14	.015000
Hartford, Conn	407	.014472	498	.004197	498	.002229	498	.002109	7	.042857	1	.080000	2	.085000	20	.020000	21	.020952
Washington, D. C	653	.021562	2911	.001459	2900	.001483	5148	.000746	38	.026832			15	.054667	17	.015882	17	.017647
Jacksonville, Fla	175	.020686	1423	.000927	1423	.002256					2	.050000	6	.040000	30	.026000	15	.030000
Pensacola, Fla	113	.014867	284	.002605	284	.002958	284	.002007	3	.030000	1	.060000	1	.060000			1	.030000
Columbus, Ga	77	.013506	369	.003956	369	.003957	369	.001111	3	.066667	1	.070000	1	.070000	6	.016667	4	.025000
Savannah, Ga	156	.013013	271	.001476	271	.002472	271	.000738	3	.023333	1	.040000	3	.030000	5	.028000	3	.043333
Honolulu, Hawaii	178	.012584	216	.008981	216	.002222	216	.000741	6	.043333	2	.060000	3	.040000	2	.060000	4	.035000
Cairo, Ill	7	.014286	212	.001462	323	.001919	1210	.000809										
Chicago, Ill	3159	.023109	94185	.001304	94185	.002221	94185	.002185	280	.023714	12	.069167	60	.055333	450	.007378	3695	.006739
Rockford, Ill	78	.015384	4978	.000321	4978	.001442	4978	.000399	10	.020000					24	.008333	4	.032500
Rock Island, Ill	63	.016507	758	.001411	634	.001135	758	.001372	3	.016666			1	.040000	13	.011538	3	.013333
Evansville, Ind	127	.017086	537	.004506	537	.001750	655	.003190	2	.035000					2	.045000	2	.045000
Indianapolis, Ind	257	.027198	2017	.002964	2017	.001546	2158	.001543	14	.600000	5	.052000			50	.005200	50	.012600
South Bend, Ind	154	.005389	540	.002092	540	.003333	540	.003074	16	.437500	2	.170000	1	.170000	11	.016363	2	.040000
Cedar Rapids, Ia	153	.020653	1106	.002260	1106	.001130	1106	.002731	5	.020000	2	.050000	3	.033333	5	.020000	5	.022000
Des Moines, Ia	230	.015913	1943	.001168	1943	.004472	2601	.000634	26	.033462	3	.073333	5	.070900	27	.016666	12	.033333
Leavenworth, Kans	66	.028485	62	.022742	116	.003620	58	.004138	1	.040000					2	.040000	3	.026666
Pittsburg, Kans	127	.013070	101	.003663	62	.005161	101	.001584	2	.020000	4	.012500	2	.015000	4	.012500	8	.012500
Covington, Ky	54	.030185	334	.004161	334	.004161	334	.003473	6	.013333					10	.030000	4	.020000
Louisville, Ky	212	.019622	1174	.000623	1174	.002751	1174	.004403	21	.033809			3	.063333	22	.019545	6	.021666
Monroe, La	50	.020800	250	.002080	250	.002080	250	.007280										
Augusta, Me	47	.020638	2616	.000237	2616	.003126	3200	.000703	7	.038571	1	.070000	2	.035000				

TABLE 12.—*Number of transactions and the unit cost per transaction in salaries paid for various classes of work at specified offices.—Continued.*

OFFICE.	Issue of money orders.		Payment of money orders.		Preparation of reports of payments.		Arranging, cutting and filing coupons of paid orders.		Handling inquiries relating to payment of money orders.		Handling applications for duplicates originating at own office.		Handling applications for duplicates originating at other offices.		Handling inquiries relating to orders paid at own office but drawn on other offices.		Handling inquiries relating to orders issued at own office and paid at offices other than those on which drawn.	
		Unit cost	No.	Unit cost	No.	Unit cost	No.	Unit cost		Unit cost	No.	Unit cost	No.	Unit cost	No.	Unit cost	No.	Unit cost
Portland, Me	114	$.019912	486	$.003950	566	$.004770		$.001042	3	$.053333	2	$.080000	1	$.030000	13	$.018461	3	$.050000
Baltimore, Md	418	.021100	2077	.003606	2077	.001752	2077	.004213	22	.025000	3	.046666	8	.052500	87	.014367	11	.025454
Boston, Mass	1256	.032675	8911	.006550	18140	.005191	10552	.000387	141	.036666	44	.048863	18	.078333				
Springfield, Mass	227	.017001	986	.002860	986	.002170	984	.001016	10	.050000	2	.150000			584	.079966	8	.008750
Worcester, Mass	263	.014943	468	.003419	652	.001917	1120	.001491	6	.016666	1	.060000	3	.103333	20	.015500	10	.021000
Detroit, Mich	880	.018455	4411	.000626	4411	.003809	4411	.002158	56	.007553	5	.028000	9	.071111	28	.012500	34	.012353
Grand Rapids, Mich	251	.015259	802	.002182	802	.001683	802	.002880	3	.023333	1	.040000	2	.035000	8	.005000	7	.017143
Kalamazoo, Mich	84	.032857	358	.002626	447	.001812	358	.001480	14	.026428			1	.100000	16	.010000		
Lansing, Mich	160	.016375	469	.002196	558	.002831	1051	.001161	9	.017778	1	.050000			11	.022727	8	.022500
Minneapolis, Minn	550	.024018	3235	.002176	3235	.001425	5000	.002176	17	.025882	5	.060000	6	.083333	50	.020800	14	.019286
St. Paul, Minn	350	.014686	1961	.001917	1961	.002504	1855	.001951	14	.031428	2	.090000	6	.090000	32	.007812	13	.013846
Jackson, Miss	110	.017727	194	.004021	194	.002010	172	.002267	3	.030000	1	.030000	2	.075000	3	.020000	6	.015000
Vicksburg, Miss	80	.022326	87	.015287	87	.003218	87	.002414										
Aurora, Mo	44	.009318	600	.000717	600	.007033	600	.001650										
Kansas City, Mo	804	.012674	10322	.002314	10332	.001681	10322	.002169	26	.060769	6	.071667	13	.050000	55	.018727	20	.051500
St. Joseph, Mo	181	.040552	371	.003531	371	.002318	371	.004663	3	.036667	1	.040000	2	.040000	10	.022000	10	.022000
Billings, Mont	82	.012683	57	.007368	57	.003684	57	.001754	1	.050000	1	.100000	1	.100000	3	.033000	3	.036667
Helena, Mont	94	.013085	127	.001732	127	.003149	127	.001496							8	.011250	9	.013333
Beatrice, Nebr	46	.019565	167	.005389	167	.007545	167	.002634										
Lincoln, Nebr	364	.009478	1256	.001712	1256	.001027	1256	.002659	18	.012222	2	.035000	8	.065000	7	.015714	8	.041250
Reno, Nev	90	.013111	100	.017400	100	.005200	100	.001700	4	.042500	1	.010000	4	.002500	7	.034285	4	.032500
Manchester, N. H	106	.036038	235	.003617	210	.006047	210	.007571	4	.052500	1	.320000	3	.246667	10	.021000	12	.018333
Camden, N. J	110	.017091	317	.006558	317	.002082	302	.000927	2	.035000	2	.075000	3	.013333	8	.018750	9	.024444
Newark, N. J	368	.025571	1804	.001108	1804	.003719	1804	.003082	21	.024761	3	.066667	2	.100000	87	.020229	20	.022000
Paterson, N. J	87	.019080	180	.012722	192	.001198	477	.002054	5	.034000	1	.030000	2	.070000	31	.006451	11	.024545
Albuquerque, N. M	83	.010120	173	.002428	173	.004855	173	.001790	1	.040000			1	.070000	9	.012222	4	.017500
Albany, N. Y	183	.012295	544	.005165	654	.003439	654	.005596			3	.100000	1	.100000	12	.025000	9	.022222
Binghamton, N. Y	48	.026875	788	.003312	1157	.002586	990	.000253	5	.038000			3	.083333	16	.012500	4	.017500
Brooklyn, N. Y	1953	.015980	3100	.003333	3100	.001142	3145	.001889	107	.031962	17	.062941	18	.066111	60	.010500	144	.014444
Buffalo, N. Y	404	.020767	180	.013611	180	.069833	5010	.003635	31	.038709	4	.052500	6	.133333	103	.012233	35	.027714
New York, N. Y	5822	.022518	47501	.002963	48520	.001830	39950	.002626	960	.047906	241	.042324	306	.049411	533	.038124	54	.015129
Rochester, N. Y	493	.023083	1535	.003009	1535	.004560	1535	.002528	7	.025714					38	.022367	13	.032307
Charlotte, N. C	100	.013500	300	.004500	300	.001500	3	.016667	2	.025000	2	.020000	2	.020000	2	.025000	2	.015000
Durham, N. C	97	.014432	34	.010294	34	.004412	34	.002059	2	.005000	1	.010000			6	.025000	2	.010000
Bismarck, N. D	47	.008936	86	.002441	86	.003721	86	.002442	8	.013750					6	.011667	8	.013750

Cincinnati, Ohio	736	.021779	2389	.004583	2389	.003712	2278	.002682	51	.032353	3	.073333	10	.047000	33	.003030	20	.016500
Springfield, Ohio	64	.046093	1039	.002531	1039	.002406	1039	.001713	6	.075000					28	.017500		
Toledo, Ohio	271	.014797	1218	.003119	1218	.002775	1119	.004424	59	.010847	2	.055000	6	.146667	40	.014500	6	.018333
Oklahoma, Okla	163	.020858	555	.002684	555	.001874	555	.003135	4	.035000	2	.080000			8	.020000	6	.023333
Portland, Oreg	691	.019956	1628	.001873	1628	.002856	6283	.001200	42	.058095	19	.046842	9	.031111	66	.009697	32	.021875
Harrisburg, Pa	195	.031743	658	.002386	658	.002279	658	.000851	8	.035000	1	.070000	2	.070000	30	.007000	8	.017500
Philadelphia, Pa	1860	.031188	10713	.004122	10713	.003388	10713	.003388	40	.025250	15	.040000	25	.040400	60	.013500	130	.007846
Pittsburgh, Pa	924	.017868	5613	.001400	5613	.003410	4194	.001018	71	.025915	7	.124286	7	.052857	7	.038571	238	.010756
Tyrone, Pa	66	.021818	2823	.000956	250	.001680			15	.028000			2	.055000			1	.070000
Williamsport, Pa	107	.015701	550	.005018	550	.003091												
San Juan, P. R	200	.010800	350	.005057	350	.003914	350	.003371	25	.016400	10	.019000	15	.027333				
Providence, R. I	279	.016308	838	.002363	822	.002068	803	.001980	31	.058709	3	.056667	1	.050000	27	.011851	13	.026923
Columbia, S. C	86	.019535	205	.004097	205	.002098	205	.002098										
Spartanburg, S. C	81	.011358	32	.014063	32	.004688	32	.002187	3	.023333	1	.080000					5	.030000
Aberdeen, S. D	71	.022535	170	.004706	170	.004706	170	.001176										
Memphis, Tenn	237	.026244	1350	.001311	1350	.001644	1350	.004607	10	.045000	1	.080000	7	.051429	50	.017800	12	.024167
Houston, Tex	178	.011292	861	.004495	861	.001103	861	.000697	8	.031250								
San Antonio, Tex	313	.010192	583	.006346	583	.002849	583	.003259	18	.012222	3	.073333	5	.132000	15	.014667	14	.015714
Salt Lake City, Utah	174	.024138	624	.011891	624	.003669	900	.001389	23	.054348	7	.088571	5	.124000				
Burlington, Vt	49	.011633	241	.001328	241	.001328	241	.000996	2	.025000	1	.060000	1	.100000	11	.009091		
Norfolk, Va	283	.016537	1069	.001413	1069	.001328	1069	.004107	4	.025000			3	.056667	15	.020667	8	.021250
Petersburg, Va	82	.015854	794	.001511	680	.002426	680	.002250	5	.014000					3	.010000	2	.015000
Portsmouth, Va	97	.010515	405	.001580	405	.003531	405	.002568	5	.036000	3	.046667	4	.025000	12	.016667	2	.035000
Richmond, Va	144	.023611	1496	.000842	1496	.004492	1496	.003810	15	.028000	2	.105000	4	.105000	20	.021000	8	.026250
Seattle, Wash	542	.020738	5276	.001292	5060	.001662	5223	.000837	18	.047778	9	.036667	5	.082000	77	.007948	47	.017659
Spokane, Wash	310	.012516	656	.005686	656	.003034	635	.003339	10	.065000	3	.126667	3	.150000	12	.018333	10	.020000
Tacoma, Wash	241	.014149	441	.005646	430	.001512	430	.001163	7	.078571	1	.050000	1	.050000	4	.017500	13	.035385
Charleston, W. Va	115	.016000	150	.005333	150	.004600	150	.000667	4	.087500	1	.070000	1	.100000	6	.016667	5	.020000
Huntington, W. Va	97	.020928	86	.011512	86	.004767	86	.006744	5	.022000	2	.055000	1	.050000	4	.027500	4	.027500
Madison, Wis	120	.018583	420	.002119	420	.000809	420	.001357	2	.025000	1	.040000	1	.040000	4	.010000	5	.012000
Milwaukee, Wis	553	.017506	2254	.001571	2254	.004184	2200	.002205	33	.035454	2	.045000	3	.043333	88	.009091	16	.018750
Cheyenne, Wyo	115	.014522	49	.008571	49	.002245	49	.005714	2	.035000	1	.040000	1	.040000	3	.046667	2	.070000

Note.—At some post offices the payment of orders and the preparation of reports of payments is accomplished to a large extent as one process.

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REPLIES OF POSTMASTERS TO INQUIRIES CONCERNING PROPOSED AND POSSIBLE IMPROVEMENTS IN THE SERVICE.

In considering generally ways and means for advancing the efficiency and economical administration of the service, and particularly certain proposed changes in the System involving principally the abolishment of the coupon portion of the money-order form and the establishment of a central office, preferably the Office of the Auditor for the Post Office Department, for clearing all money orders, the committee, desiring to have the benefit of the practical experience of those having to do with money-order business at the larger post offices and coming closely in contract with the patrons of the system, addressed a letter to all first and second class postmasters on February 3, 1915, in which, among other things, the following questions were asked:

(1) State whether or not, in your opinion, the coupon portion of the money order form which now constitutes the record of payment at the paying office, may be safely abolished? — Give reasons in full.

(2) What, in your opinion, would be the effect on the popularity and patronage of the money-order system if the coupon record were discontinued and all inquiries regarding the payment of orders were required to be referred to the Auditor for the Department at Washington for answer?

(3) What, in your opinion, would be the effect on the popularity and patronage of the money-order system if no provision were made for the issuance of duplicates unless a bond of indemnity be furnished in each instance?

(4) Do the present methods for conducting money-order work involve in any instance an unnecessary duplication of work? — If so, specify particularly.

(5) Can the value of the service to the public be increased? — If so, how?

(6) State whether or not, in your opinion, the present regulations and methods of procedure for the conduct of the money-order system can be improved in any way, either in the simplification of methods or in the effecting of economies in expenditures.

The replies of the postmasters to these questions brought out many valuable opinions and recommendations. Summaries have been made of them and extracts made of such answers as are of special interest. These data will be made part of subsequent reports covering the matters to which they relate.

A numerical compilation of answers to certain of the questions, arranged according to the class and size of the offices answering, and by States, will be found in the following tables:

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TABLE 13.—*Classification of the answers of postmasters to the inquiry relative to the proposal to abolish the money-order coupon, by class and size of office (denoted by salary of postmaster), and by States.*

NOTE.—In numerous instances postmasters have favored the abolishment of the coupon provided it would be replaced by some other form of record. These answers, being essentially affirmative, have been classified unconditionally as favorable to the abolishment of the coupon.

STATE	SECOND CLASS									
	Salary $2,000–2,200					Salary $2,300–2,500				
	Abolish	Retain	Undecided	Not Answered	Total	Abolish	Retain	Undecided	Not Answered	Total
Alabama	4	3	....	....	7	4	6	....	....	10
Alaska	....	1	....	....	1	....	1	....	....	1
Arizona	....	5	....	....	5	1	3	....	....	4
Arkansas	8	8	....	....	16	....	9	....	....	9
California	14	16	....	....	30	2	14	....	....	16
Colorado	1	5	....	....	6	6	9	....	1	16
Connecticut	1	6	....	....	7	5	10	1	1	17
Delaware	....	2	....	....	2	....	....	....	....	....
District of Columbia	....	....	....	....	....	....	....	....	....	....
Florida	2	6	1	....	9	6	4	....	....	10
Georgia	8	8	....	....	16	10	6	....	....	16
Hawaii	....	1	....	....	1	1	....	....	....	1
Idaho	2	3	....	1	6	3	4	....	....	7
Illinois	19	23	....	....	42	21	27	2	....	50
Indiana	4	7	1	....	12	14	23	1	....	38
Iowa	12	15	2	....	29	16	15	1	1	33
Kansas	11	17	....	....	28	10	9	....	1	20
Kentucky	2	3	....	....	5	8	7	....	....	15
Louisiana	6	4	....	....	10	6	4	....	....	10
Maine	6	3	....	....	9	3	10	....	1	14
Maryland	2	4	....	....	6	4	5	....	....	9
Massachusetts	2	16	1	1	20	11	23	....	....	34
Michigan	12	9	....	1	22	6	17	....	1	24
Minnesota	9	16	....	1	26	5	12	....	2	19
Mississippi	4	2	....	....	6	5	5	....	....	10
Missouri	5	11	....	3	19	11	9	....	....	20
Montana	2	1	....	1	4	3	2	....	....	5
Nebraska	4	9	....	1	14	5	9	....	1	15
Nevada	2	....	....	....	2	2	1	....	....	3
New Hampshire	....	4	....	....	4	1	9	1	....	11
New Jersey	4	11	....	1	16	6	11	....	2	19
New Mexico	1	3	....	....	4	4	1	....	....	5
New York	13	36	....	3	52	21	40	....	3	64
North Carolina	8	7	....	....	15	6	10	....	....	16
North Dakota	2	2	....	1	5	2	1	....	....	3
Ohio	14	11	1	2	28	16	29	....	....	45
Oklahoma	4	13	....	....	17	12	8	....	....	20
Oregon	5	2	....	....	7	2	2	....	....	4
Pennsylvania	15	29	....	3	47	35	40	....	3	78
Porto Rico	....	1	....	....	1	....	1	....	....	1
Rhode Island	....	3	....	....	3	....	1	....	....	1
South Carolina	3	5	....	....	8	7	5	....	....	12
South Dakota	3	2	1	....	6	3	3	....	....	6
Tennessee	8	7	....	2	17	6	7	....	....	13
Texas	15	20	....	2	37	20	20	....	....	40
Utah	2	....	....	....	2	....	1	....	....	1
Vermont	1	8	....	1	10	6	3	....	....	9
Virginia	6	8	....	1	15	7	4	....	2	13
Washington	3	10	1	2	16	6	4	....	....	10
West Virginia	5	2	....	....	7	4	5	....	1	10
Wisconsin	8	16	1	....	25	13	15	1	....	29
Wyoming	....	2	....	....	2	3	1	....	....	4
Totals	262	406	9	27	704	366	472	7	26	871

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TABLE 13.—*Classification of the answers of postmasters to the inquiry relative to the proposal to abolish the money-order coupon, by class and size of office (denoted by salary of postmaster), and by States.—Continued.*

STATE	SECOND CLASS									
	Salary $2,600—2,900					Totals				
	Abolish	Retain	Undecided	Not Answered	Total	Abolish	Retain	Undecided	Not Answered	Total
Alabama	4	4	....	....	8	12	13	....	....	25
Alaska	....	....	....	....	....	....	2	....	....	2
Arizona	3	1	....	....	4	4	9	....	....	13
Arkansas	3	1	....	....	4	11	18	....	....	29
California	14	4	....	....	18	48	41	....	2	91
Colorado	4	3	....	....	7	11	16	....	1	28
Connecticut	1	7	....	....	8	7	23	1	1	32
Delaware	1	1	....	....	2	1	3	....	....	4
District of Columbia	....	....	....	....	....	....	....	....	....	....
Florida	3	6	....	....	9	11	16	1	....	28
Georgia	4	3	....	....	7	22	17	....	....	39
Hawaii	....	....	....	....	....	1	1	....	....	2
Idaho	2	5	....	....	7	7	12	....	1	20
Illinois	9	13	....	1	23	49	73	2	1	125
Indiana	7	10	....	1	18	25	40	2	1	68
Iowa	5	9	1	....	15	33	39	4	1	77
Kansas	6	7	....	....	13	27	33	....	1	61
Kentucky	2	2	1	....	5	12	12	1	....	25
Louisiana	....	....	....	....	....	12	8	....	....	20
Maine	2	3	....	....	....	11	16	....	1	28
Maryland	1	1	....	....	2	7	10	....	....	17
Massachusetts	3	17	....	....	20	16	56	1	1	74
Michigan	16	12	1	1	30	34	38	1	3	76
Minnesota	7	8	....	....	15	21	36	....	3	60
Mississippi	5	3	....	....	8	14	10	....	....	24
Missouri	7	4	....	....	11	23	24	....	3	50
Montana	5	2	....	....	7	10	5	....	1	16
Nebraska	2	2	....	....	4	11	20	....	2	33
Nevada	1	....	....	....	1	5	1	....	....	6
New Hampshire	3	1	....	....	4	4	14	1	....	19
New Jersey	8	14	....	1	23	18	36	....	4	58
New Mexico	1	1	....	....	2	6	5	....	....	11
New York	12	29	....	....	41	46	105	....	10	161
North Carolina	3	6	....	....	9	17	23	....	....	40
North Dakota	1	3	....	....	4	5	6	....	1	12
Ohio	16	17	1	....	34	46	48	2	2	98
Oklahoma	5	3	....	....	8	21	24	....	....	45
Oregon	5	7	....	....	12	12	11	....	....	23
Pennsylvania	14	29	....	2	45	64	98	....	8	170
Porto Rico	1	....	....	....	1	1	2	....	....	3
Rhode Island	1	....	....	....	1	1	4	....	....	5
South Carolina	2	3	....	....	5	12	13	....	....	25
South Dakota	2	3	....	1	6	8	8	1	1	18
Tennessee	4	....	....	....	4	18	14	....	2	34
Texas	13	5	....	....	18	48	45	....	2	95
Utah	1	1	....	....	2	3	2	....	....	5
Vermont	1	4	....	....	5	8	15	....	1	24
Virginia	3	5	....	....	8	16	17	....	3	36
Washington	2	2	....	....	4	11	16	1	2	30
West Virginia	3	2	....	....	5	12	9	....	1	22
Wisconsin	8	5	....	....	13	29	36	2	....	67
Wyoming	....	1	....	....	1	3	4	....	....	7
Totals	226	269	4	7	506	854	1147	20	60	2081

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TABLE 13.—*Classification of the answers of postmasters to the inquiry relative to the proposal to abolish the money-order coupon, by class and size of office (denoted by salary of postmaster), and by States.—Continued.*

STATE	FIRST CLASS									
	Salary $3.000—3.300					Salary $3,400—3,800				
	Abolish	Retain	Undecided	Not Answered	Total	Abolish	Retain	Undecided	Not Answered	Total
Alabama	....	1	....	....	1	....	2	....	....	2
Alaska	....	....	....	....	....	....	....	....	....	....
Arizona	....	2	....	....	2	....	....	....	....	....
Arkansas	....	3	....	....	3	1	1	....	....	2
California	6	4	....	1	11	5	2	....	....	7
Colorado	....	1	....	....	1	2	....	....	....	2
Connecticut	1	8	....	....	9	1	3	....	....	4
Delaware	....	....	....	....	....	....	1	....	....	1
District of Columbia	....	....	....	....	....	....	....	....	....	....
Florida	2	2	....	....	4	....	1	....	....	1
Georgia	1	3	....	....	4	3	....	....	....	3
Hawaii	....	....	....	....	....	....	1	....	....	1
Idaho	....	....	....	....	....	....	1	....	....	1
Illinois	11	6	....	....	17	4	7	....	....	11
Indiana	7	9	....	....	16	3	3	....	....	6
Iowa	2	8	....	....	10	2	5	....	....	7
Kansas	3	5	....	....	8	1	2	....	....	3
Kentucky	2	2	....	....	4	....	2	....	....	2
Louisiana	1	1	....	2	4	1	....	....	....	1
Maine	1	3	....	....	4	2	1	....	....	3
Maryland	1	2	....	....	3	....	....	....	....	....
Massachusetts	9	4	....	....	13	2	9	....	....	11
Michigan	6	6	....	....	12	6	1	....	....	7
Minnesota	3	1	....	....	4	....	....	....	....	....
Mississippi	1	3	....	....	4	....	....	....	....	....
Missouri	5	1	....	....	6	1	1	....	....	2
Montana	2	2	....	....	4	1	....	....	....	1
Nebraska	3	1	....	....	4	....	....	....	....	....
Nevada	....	1	....	....	1	....	....	....	....	....
New Hampshire	2	1	....	....	3	....	2	....	....	2
New Jersey	7	5	....	....	12	5	5	....	....	10
New Mexico	....	....	1	....	1	....	....	....	....	....
New York	16	15	....	....	31	9	6	....	....	15
North Carolina	1	1	....	1	3	4	1	....	....	5
North Dakota	1	2	....	....	3	1	....	....	....	1
Ohio	11	14	....	1	26	....	2	....	....	2
Oklahoma	1	3	....	....	4	1	2	....	....	3
Oregon	....	2	....	....	2	....	....	....	....	....
Pennsylvania	12	16	....	....	28	4	7	....	....	11
Porto Rico	....	1	....	....	1	....	....	....	....	....
Rhode Island	1	1	....	....	2	....	1	....	....	1
South Carolina	....	2	....	....	2	1	1	....	....	2
South Dakota	....	1	....	....	1	1	....	....	....	1
Tennessee	....	1	....	....	1	1	....	....	....	1
Texas	4	4	....	....	8	2	3	1	....	6
Utah	1	....	....	....	1	....	....	....	....	....
Vermont	1	2	....	....	3	1	....	....	....	1
Virginia	3	3	....	....	6	....	3	....	....	3
Washington	3	3	....	....	6	....	1	....	....	1
West Virginia	....	4	....	....	4	2	1	....	....	3
Wisconsin	8	5	....	1	14	2	2	....	....	4
Wyoming	1	....	....	....	1	....	....	....	....	....
Totals	140	165	1	6	312	69	80	1	....	150

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TABLE 13.—*Classification of the answers of postmasters to the inquiry relative to the proposal to abolish the money-order coupon, by class and size of office (denoted by salary of postmaster), and by States.—Continued.*

STATE	FIRST CLASS										SECOND AND FIRST CLASSES				
	Salary $3,900—8,000					Totals					Totals				
	Abolish	Retain	Undecided	Not Answered	Total	Abolish	Retain	Undecided	Not Answered	Total	Abolish	Retain	Undecided	Not Answered	Grand Total
Alabama		1			1		4			4	12	17			29
Alaska												2			2
Arizona							2			2	4	11			15
Arkansas						1	4			5	12	22			34
California	1	2			3	12	8		1	21	60	49		3	112
Colorado	1				1	3	1			4	14	17		1	32
Connecticut		2			2	2	13			15	9	36	1	1	47
Delaware							1			1	1	4			5
District of Columbia		1			1		1			1		1			1
Florida		1			1	2	4			6	13	20	1		34
Georgia	1				1	5	3			8	27	20			47
Hawaii							1			1	1	2			3
Idaho							1			1	7	13		1	21
Illinois	1	1			2	16	14			30	65	87	2	1	155
Indiana		1			1	10	13			23	35	53	2	1	91
Iowa		1			1	4	14			18	37	53	4	1	95
Kansas						4	7			11	31	40		1	72
Kentucky		1			1	2	5			7	14	17	1		32
Louisiana	1				1	3	1		2	6	15	9		2	26
Maine						3	4			7	14	20		1	35
Maryland		1			1	1	3			4	8	13			21
Massachusetts	1	2			3	12	15			27	28	71	1	1	101
Michigan	1	1			2	13	8			21	47	46	1	2	97
Minnesota	2	1			3	5	2			7	26	38		3	67
Mississippi						1	3			4	15	13			28
Missouri	1	1			2	7	3			10	30	27		3	60
Montana						3	2			5	13	7		1	21
Nebraska	1	1			2	4	2			6	15	22		2	39
Nevada							1			1	5	2			7
New Hampshire						2	3			5	6	17	1		24
New Jersey		2			2	12	12			24	30	48		4	82
New Mexico								1		1	6	5	1		12
New York	4	2			6	29	23			52	75	128		10	213
North Carolina						5	2		1	8	22	25		1	48
North Dakota						2	2			4	7	8		1	16
Ohio	4	3			7	15	19		1	35	61	67	2	3	133
Oklahoma						2	5			7	23	29			52
Oregon	1				1	1	2			3	13	13			26
Pennsylvania	3				3	19	23			42	83	121		8	212
Porto Rico							1			1	1	3			4
Rhode Island	1				1	2	2			4	3	6			9
South Carolina						1	3			4	13	16			29
South Dakota						1	1			2	9	9	1	1	20
Tennessee	2	1			3	3	2			5	21	16		2	39
Texas		2			2	6	9	1		16	54	54	1	2	111
Utah		1			1	1	1			2	4	3			7
Vermont						2	2			4	10	17		1	28
Virginia	1				1	4	6			10	20	23		3	46
Washington	1	1			2	4	5			9	15	21	1	2	39
West Virginia						2	5			7	14	14		1	29
Wisconsin	1				1	11	7		1	19	40	43	2	1	86
Wyoming						1				1	4	4			8
Totals	29	30			59	238	275	2	6	521	1092	1422	22	66	2602

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TABLE 14.—*Classification of the answers of postmasters relative to the effect on the popularity and patronage of the money-order system if all inquiries regarding payment were referred to the Auditor, by class and size of office (denoted by salary of postmaster), and by States.*

STATE	SECOND CLASS									
	Salary $2,000—2,200					Salary $2,300—2,500				
	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total
Alabama	5	2	....	....	7	7	3	....	....	10
Alaska	....	....	....	1	1	....	....	....	1	1
Arizona	3	....	....	....	3	3	1	....	....	4
Arkansas	10	5	....	1	16	9	....	....	....	9
California	21	9	....	....	30	22	19	2	....	43
Colorado	6	....	....	....	6	11	3	....	1	15
Connecticut	3	3	....	1	7	11	4	....	2	17
Delaware	2	....	....	....	2	....	....	....	....	....
District of Columbia	....	....	....	....	....	....	....	....	....	....
Florida	7	2	....	....	9	5	5	....	....	10
Georgia	4	8	....	4	16	5	9	1	1	16
Hawaii	1	....	....	....	1	....	1	....	....	1
Idaho	2	2	....	2	6	1	5	....	1	7
Illinois	21	13	2	6	42	37	15	....	8	60
Indiana	7	4	....	1	12	20	10	....	8	38
Iowa	14	11	1	3	29	15	13	....	5	33
Kansas	13	10	1	4	28	11	6	....	3	20
Kentucky	1	3	....	1	5	8	1	....	6	15
Louisiana	4	6	....	....	10	7	3	....	....	10
Maine	4	4	....	1	9	8	5	....	1	14
Maryland	2	2	....	2	6	5	3	....	1	9
Massachusetts	15	1	....	4	20	26	4	1	3	34
Michigan	12	7	....	3	22	11	8	....	5	24
Minnesota	11	7	....	8	26	11	6	....	2	19
Mississippi	1	4	....	1	6	6	3	....	1	10
Missouri	11	4	....	4	19	9	10	....	1	20
Montana	....	3	....	1	4	1	2	....	2	5
Nebraska	9	2	....	3	14	8	5	....	2	15
Nevada	....	1	....	1	2	1	1	....	1	3
New Hampshire	4	....	....	....	4	8	....	1	2	11
New Jersey	9	3	....	4	16	8	7	....	4	19
New Mexico	3	....	....	1	4	3	2	....	....	5
New York	34	9	....	9	52	32	21	....	15	68
North Carolina	5	7	1	2	15	12	3	....	1	16
North Dakota	....	2	....	3	5	1	1	....	1	3
Ohio	13	11	....	4	28	17	15	....	4	36
Oklahoma	9	6	....	2	17	10	6	....	4	20
Oregon	3	1	....	3	7	3	1	....	....	4
Pennsylvania	25	14	....	8	47	41	25	....	12	78
Porto Rico	1	....	....	....	1	1	....	....	....	1
Rhode Island	1	2	....	....	3	....	1	....	....	1
South Carolina	4	4	....	....	8	6	6	....	....	12
South Dakota	5	1	....	....	6	3	3	....	....	6
Tennessee	7	5	....	5	17	8	5	....	....	13
Texas	23	11	....	3	37	24	16	....	....	40
Utah	....	1	....	1	2	1	....	....	....	1
Vermont	6	2	....	2	10	6	3	....	....	9
Virginia	9	4	....	2	15	8	3	....	2	13
Washington	11	3	....	2	16	5	4	1	....	10
West Virginia	4	2	....	1	7	7	2	....	1	10
Wisconsin	14	9	1	1	25	14	13	....	2	29
Wyoming	1	1	....	....	2	3	1	....	....	4
Totals	382	211	6	105	704	479	283	6	103	871

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TABLE 14.—*Classification of the answers of postmasters relative to the effect on the popularity and patronage of the money-order system if all inquiries regarding payment were referred to the Auditor, by class and size of office (denoted by salary of postmaster), and by States.—Continued.*

STATE	SECOND CLASS									
	Salary $2,600—2,900					Totals				
	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total
Alabama	6	2	....	....	8	18	7	....	....	25
Alaska	....	....	....	....	....	....	....	....	2	2
Arizona	[illegible]	[illegible]	....	....	4	10	3	....	....	13
Arkansas	1	[illegible]	....	....	4	20	8	....	1	29
California	10	[illegible]	....	1	18	53	35	2	1	91
Colorado	[illegible]	[illegible]	....	....	[illegible]	22	5	....	1	28
Connecticut	[illegible]	[illegible]	....	....	[illegible]	19	10	....	3	32
Delaware	1	....	....	1	2	3	....	....	1	4
District of Columbia	....	....	....	....	....	....	....	....	....	....
Florida	[illegible]	1	....	1	[illegible]	19	8	....	1	28
Georgia	4	3	....	....	7	13	20	1	5	39
Hawaii	....	....	....	....	....	1	1	....	....	2
Idaho	[illegible]	[illegible]	....	....	[illegible]	8	9	....	3	20
Illinois	[illegible]	[illegible]	....	[illegible]	23	72	35	2	16	125
Indiana	[illegible]	[illegible]	....	[illegible]	18	36	21	....	11	68
Iowa	[illegible]	4	....	....	15	40	28	1	8	77
Kansas	[illegible]	4	....	[illegible]	13	31	20	1	9	61
Kentucky	4	1	....	....	5	13	5	....	7	25
Louisiana	....	....	....	....	....	11	9	....	....	20
Maine	[illegible]	[illegible]	....	1	[illegible]	14	11	....	3	28
Maryland	1	1	....	....	2	8	6	....	3	17
Massachusetts	[illegible]	[illegible]	....	....	20	58	8	1	7	74
Michigan	[illegible]	[illegible]	....	4	[illegible]	37	27	....	12	76
Minnesota	[illegible]	[illegible]	....	1	15	30	19	....	11	60
Mississippi	[illegible]	[illegible]	....	....	8	12	10	....	2	24
Missouri	[illegible]	[illegible]	....	....	11	28	17	....	5	50
Montana	[illegible]	4	....	[illegible]	7	2	9	....	5	16
Nebraska	[illegible]	[illegible]	....	....	4	19	9	....	5	33
Nevada	....	....	....	1	1	1	2	....	3	6
New Hampshire	1	[illegible]	....	....	4	13	3	1	2	19
New Jersey	14	7	1	1	23	31	17	1	9	58
New Mexico	[illegible]	1	....	....	2	7	3	....	1	11
New York	[illegible]	10	....	[illegible]	41	94	40	....	27	161
North Carolina	[illegible]	1	....	[illegible]	9	23	11	1	5	40
North Dakota	[illegible]	[illegible]	....	1	4	2	5	....	5	12
Ohio	[illegible]	[illegible]	....	....	34	51	39	....	8	98
Oklahoma	[illegible]	4	....	....	8	23	16	....	6	45
Oregon	[illegible]	[illegible]	....	....	12	13	7	....	3	23
Pennsylvania	[illegible]	11	....	4	45	96	50	....	24	170
Porto Rico	....	1	....	....	1	2	1	....	....	3
Rhode Island	....	1	....	....	1	1	4	....	....	5
South Carolina	[illegible]	[illegible]	....	....	[illegible]	13	12	....	....	25
South Dakota	[illegible]	[illegible]	....	1	6	11	6	....	1	18
Tennessee	[illegible]	....	....	....	4	19	10	....	5	34
Texas	[illegible]	10	....	1	18	54	37	....	4	95
Utah	....	....	....	....	2	3	1	....	1	5
Vermont	[illegible]	[illegible]	....	....	[illegible]	17	5	....	2	24
Virginia	[illegible]	[illegible]	....	2	8	20	10	....	6	36
Washington	[illegible]	[illegible]	....	....	4	18	9	1	2	30
West Virginia	[illegible]	[illegible]	....	1	[illegible]	13	6	....	3	22
Wisconsin	[illegible]	[illegible]	....	....	13	33	30	1	3	67
Wyoming	1	....	....	....	1	5	2	....	....	7
Totals	[illegible]	172	1	34	[illegible]	1160	666	13	242	2081

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TABLE 14.—*Classification of the answers of postmasters relative to the effect on the popularity and patronage of the money-order system if all inquiries regarding payment were referred to the Auditor, by class and size of office (denoted by salary of postmaster), and by States.—Continued.*

STATE	FIRST CLASS									
	Salary $3,000—3,300					Salary $3,400—3,800				
	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total
Alabama	1	....	....	....	1	2	....	....	....	2
Alaska	....	....	....	....	....	....	....	....	....	....
Arizona	....	....	....	....	2	....	....	....	....	....
Arkansas	....	....	....	....	3	1	1	....	....	2
California	5	6	....	....	11	3	4	....	....	7
Colorado	1	....	....	....	1	1	1	....	....	2
Connecticut	9	....	....	....	9	3	1	....	....	4
Delaware	....	....	....	....	....	1	....	....	....	1
District of Columbia	....	....	....	....	....	....	....	....	....	....
Florida	3	1	....	....	4	1	....	....	....	1
Georgia	2	1	....	1	4	....	2	....	1	3
Hawaii	....	....	....	....	....	1	....	....	....	1
Idaho	....	....	....	....	....	1	....	....	....	1
Illinois	7	8	....	2	17	8	3	....	....	11
Indiana	7	9	....	....	16	4	2	....	....	6
Iowa	5	4	1	....	10	6	1	....	....	7
Kansas	4	4	....	....	8	3	....	....	....	3
Kentucky	1	1	1	1	4	2	....	....	....	2
Louisiana	1	1	....	2	4	1	....	....	....	1
Maine	2	2	....	....	4	1	1	....	1	3
Maryland	1	1	....	1	3	....	....	....	....	....
Massachusetts	7	5	....	1	13	10	....	1	....	11
Michigan	6	5	....	1	12	2	4	....	1	7
Minnesota	1	3	....	....	4	....	....	....	....	....
Mississippi	4	....	....	....	4	....	....	....	....	....
Missouri	4	2	....	....	6	....	2	....	....	2
Montana	3	2	....	1	4	1	....	....	....	1
Nebraska	4	2	....	....	4	....	....	....	....	....
Nevada	1	....	....	....	1	....	....	....	....	....
New Hampshire	2	1	....	....	3	2	....	....	....	2
New Jersey	8	2	....	2	12	6	2	1	1	10
New Mexico	....	1	....	....	1	....	....	....	....	....
New York	15	11	....	5	31	8	7	....	....	15
North Carolina	2	1	....	2	3	2	3	....	....	5
North Dakota	2	1	....	....	3	1	....	....	....	1
Ohio	18	6	....	2	26	2	....	....	....	2
Oklahoma	3	1	....	....	4	3	....	....	....	3
Oregon	2	....	....	....	2	....	....	....	....	....
Pennsylvania	14	11	....	3	28	7	3	....	1	11
Porto Rico	1	....	....	....	1	....	....	....	....	....
Rhode Island	2	....	....	....	2	1	....	....	....	1
South Carolina	2	....	....	....	2	....	2	....	....	2
South Dakota	....	....	....	1	1	....	1	....	....	1
Tennessee	1	....	....	....	1	....	1	....	....	1
Texas	6	2	....	....	8	3	3	....	....	6
Utah	....	....	....	1	1	....	....	....	....	....
Vermont	2	1	....	....	3	....	1	....	....	1
Virginia	3	4	....	....	6	2	1	....	....	3
Washington	3	3	....	....	6	1	....	....	....	1
West Virginia	4	....	....	....	4	2	1	....	....	3
Wisconsin	8	4	....	2	14	2	2	....	....	4
Wyoming	....	1	....	....	1	....	....	....	....	....
Totals	175	107	2	28	312	94	49	2	5	150

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TABLE 14.—*Classification of the answers of postmasters relative to the effect on the popularity and patronage of the money-order system if all inquiries regarding payment were referred to the Auditor, by class and size of office (denoted by salary of postmaster), and by States.—Continued.*

STATE	FIRST CLASS										SECOND AND FIRST CLASSES				
	Salary $3,900—3,000					Totals					Totals				
	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Grand Total
Alabama	1				1	4				4	22	7			29
Alaska														2	2
Arizona						2				2	12	3			15
Arkansas						4	1			5	24	9		1	34
California	2	1			3	10	11			21	63	46	2	1	112
Colorado	1				1	3	1			4	25	6		1	32
Connecticut	2				2	14	1			15	33	11		3	47
Delaware						1				1	4			1	5
District of Columbi	1				1	1				1	1				1
Florida	1				1	5	1			6	24	9		1	34
Georgia		1			1	2	4		2	8	15	24	1	7	47
Hawaii						1				1	2	1			3
Idaho						1				1	9	9		3	21
Illinois	2				2	17	11		2	30	80	46	2	18	155
Indiana	1				1	12	11			23	48	32		11	91
Iowa	1				1	12	5	1		18	52	33	2	8	95
Kansas						7	4			11	38	24	1	9	72
Kentucky	1				1	4	1	1	1	7	17	6	1	8	32
Louisiana		1			1	2	2		2	6	13	11		2	26
Maine						3	3		1	7	17	14		4	35
Maryland	1				1	2	1		1	4	10	7		4	21
Massachusetts	3				3	20	5	1	1	27	78	13	2	8	101
Michigan		1		1	2	8	10		3	21	45	37		15	97
Minnesota	2	1			3	3	4			7	33	23		11	67
Mississippi						4				4	16	10		2	28
Missouri	2				2	5	5			10	33	22		5	60
Montana						3	1		1	5	5	10		6	21
Nebraska	2				2	4	2			6	23	11		5	39
Nevada						1				1	2	2		3	7
New Hampshire						4	1			5	17	4	1	2	24
New Jersey		2			2	14	6	1	3	24	45	23	2	12	82
New Mexico							1			1	7	4		1	12
New York	4	2			6	27	20		5	52	121	60		32	213
North Carolina						2	4		2	8	25	15	1	7	48
North Dakota						3	1			4	5	6		5	16
Ohio	5	2			7	25	8		2	35	76	47		10	133
Oklahoma						6	1			7	29	17		6	52
Oregon	1				1	3				3	16	7		3	26
Pennsylvania	1	2			3	22	16		4	42	118	66		28	212
Porto Rico						1				1	3	1			4
Rhode Island	1				1	4				4	5	4			9
South Carolina						2	2			4	15	14			29
South Dakota							1		1	2	11	7		2	20
Tennessee	2	1			3	3	2			5	22	12		5	39
Texas	2				2	11	5			16	65	42		4	111
Utah	1				1	1			1	2	4	1		2	7
Vermont						2	2			4	19	7		2	28
Virginia		1			1	4	6			10	24	16		6	46
Washington	2				2	6	3			9	24	12	1	2	39
West Virginia						6	1			7	19	7		3	29
Wisconsin		1			1	10	7		2	19	43	37	1	5	86
Wyoming							1			1	5	3			8
Totals	42	16		1	59	311	172	4	34	521	1471	838	17	276	2602

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TABLE 15.— *Classification of the answers of postmasters relative to the effect on the popularity and patronage of the money-order system if no provision were made for the issuance of duplicates unless a bond of indemnity be furnished in each instance, by class and size of office (denoted by salary of postmaster), and by States.*

STATE	SECOND CLASS									
	Salary $2,000—2,200					Salary $2,300—2,500				
	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total
Alabama	7	....	....	....	7	10	....	....	....	10
Alaska	....	1	....	....	1	1	....	....	....	1
Arizona	5	....	....	....	5	3	1	....	....	4
Arkansas	12	2	....	2	16	7	2	....	....	9
California	21	9	....	....	30	36	4	3	....	43
Colorado	3	1	1	1	6	10	5	....	....	15
Connecticut	7	....	....	....	7	14	....	3	....	17
Delaware	2	....	....	....	2	....	....	....	....	....
District of Columbia	....	....	....	....	....	....	....	....	....	....
Florida	8	1	....	....	9	9	1	....	....	10
Georgia	13	3	....	....	16	14	2	....	....	16
Hawaii	1	....	....	....	1	....	1	....	....	1
Idaho	3	2	1	....	6	4	3	....	....	7
Illinois	30	9	1	2	42	46	12	2	....	60
Indiana	9	2	1	....	12	34	2	1	1	38
Iowa	22	7	....	....	29	24	9	....	....	33
Kansas	16	10	....	2	28	16	3	....	1	20
Kentucky	3	2	....	....	5	13	....	....	2	15
Louisiana	8	2	....	....	10	7	3	....	....	10
Maine	6	3	....	....	9	12	1	....	1	14
Maryland	3	3	....	....	6	9	....	....	....	9
Massachusetts	15	3	....	2	20	32	1	1	....	34
Michigan	16	4	....	2	22	17	6	....	1	24
Minnesota	18	5	....	3	26	16	2	1	....	19
Mississippi	3	3	....	....	6	9	1	....	....	10
Missouri	16	1	....	2	19	16	3	....	1	20
Montana	....	3	....	1	4	4	1	....	....	5
Nebraska	12	1	....	1	14	11	3	1	....	15
Nevada	1	1	....	....	2	2	1	....	....	3
New Hampshire	3	1	....	....	4	9	1	1	....	11
New Jersey	12	2	....	2	16	13	6	....	....	19
New Mexico	3	1	....	....	4	4	....	....	1	5
New York	44	5	1	2	52	52	10	3	3	68
North Carolina	10	4	1	....	15	14	1	1	....	16
North Dakota	2	....	1	2	5	3	....	....	....	3
Ohio	24	2	1	1	28	29	6	1	....	36
Oklahoma	12	4	1	....	17	14	4	....	2	20
Oregon	3	2	1	1	7	3	1	....	....	4
Pennsylvania	33	10	1	3	47	59	15	1	3	78
Porto Rico	1	....	....	....	1	1	....	....	....	1
Rhode Island	1	2	....	....	3	1	....	....	....	1
South Carolina	6	2	....	....	8	12	....	....	....	12
South Dakota	5	1	....	....	6	6	....	....	....	6
Tennessee	12	1	....	4	17	11	2	....	....	13
Texas	27	9	....	1	37	29	10	1	....	40
Utah	1	....	....	1	2	1	....	....	....	1
Vermont	8	....	2	....	10	8	....	1	....	9
Virginia	13	1	....	1	15	12	....	1	....	13
Washington	11	3	....	2	16	7	2	1	....	10
West Virginia	6	1	....	....	7	9	....	1	....	10
Wisconsin	18	5	1	1	25	25	4	....	....	29
Wyoming	2	....	....	....	2	3	1	....	....	4
Totals	517	134	14	39	704	701	130	24	16	871

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TABLE 15.—*Classification of the answers of postmasters relative to the effect on the popularity and patronage of the money-order system if no provision were made for the issuance of duplicates unless a bond of indemnity be furnished in each instance, by class and size of office (denoted by salary of postmaster), and by States.—Continued.*

STATE	SECOND CLASS									
	Salary $2,600—2,900					Totals				
	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total
Alabama	7	1	....	....	8	24	1	....	....	25
Alaska	....	....	....	....	....	1	1	....	....	2
Arizona	4	....	....	....	4	12	1	....	....	13
Arkansas	3	1	....	....	4	22	5	....	2	29
California	13	5	....	....	18	70	18	3	....	91
Colorado	4	3	....	....	7	17	9	1	1	28
Connecticut	7	1	....	....	8	28	1	3	....	32
Delaware	2	....	....	....	2	4	....	....	....	4
District of Columbia	....	....	....	....	....	....	....	....	....	....
Florida	7	2	....	....	9	24	4	....	....	28
Georgia	5	2	....	....	7	32	7	....	....	39
Hawaii	....	....	....	....	....	1	1	....	....	2
Idaho	5	2	....	....	7	12	7	1	....	20
Illinois	21	2	....	....	23	97	23	3	2	125
Indiana	13	4	....	1	18	56	8	2	2	68
Iowa	13	2	....	....	15	59	18	....	....	77
Kansas	12	1	....	....	13	44	14	....	3	61
Kentucky	5	....	....	....	5	21	2	....	2	25
Louisiana	....	....	....	....	....	15	5	....	....	20
Maine	5	....	....	....	5	23	4	....	1	28
Maryland	2	....	....	....	2	14	3	....	....	17
Massachusetts	18	2	....	....	20	65	6	1	2	74
Michigan	22	7	1	....	30	55	17	1	3	76
Minnesota	14	1	....	....	15	48	8	1	3	60
Mississippi	5	3	....	....	8	17	7	....	....	24
Missouri	9	2	....	....	11	41	6	....	3	50
Montana	4	3	....	....	7	8	7	....	1	16
Nebraska	....	4	....	....	4	23	8	1	1	33
Nevada	....	1	....	....	1	3	3	....	....	6
New Hampshire	3	1	....	....	4	15	3	1	....	19
New Jersey	18	4	....	1	23	43	12	....	3	58
New Mexico	2	....	....	....	2	9	1	....	1	11
New York	34	7	....	....	41	130	22	4	5	161
North Carolina	8	1	....	....	9	32	6	2	....	40
North Dakota	3	1	....	....	4	8	1	1	2	12
Ohio	32	2	....	....	34	85	10	2	1	98
Oklahoma	7	1	....	....	8	33	9	1	2	45
Oregon	10	2	....	....	12	16	5	1	1	23
Pennsylvania	41	4	....	....	45	133	29	2	6	170
Porto Rico	1	....	....	....	1	3	....	....	....	3
Rhode Island	1	....	....	....	1	3	2	....	....	5
South Carolina	5	....	....	....	5	23	2	....	....	25
South Dakota	3	2	....	1	6	14	3	....	1	18
Tennessee	4	....	....	....	4	27	3	....	4	34
Texas	15	3	....	....	18	71	22	1	1	95
Utah	2	....	....	....	2	4	....	....	1	5
Vermont	5	....	....	....	5	21	....	3	....	24
Virginia	8	....	....	....	8	33	1	1	1	36
Washington	3	1	....	....	4	21	6	1	2	30
West Virginia	5	....	....	....	5	20	1	1	....	22
Wisconsin	7	5	1	....	13	50	14	2	1	67
Wyoming	1	....	....	....	1	6	1	....	....	7
Totals	418	83	2	3	506	1636	347	40	58	2081

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TABLE 15.—*Classification of the answers of postmasters relative to the effect on the popularity and patronage of the money-order system if no provision were made for the issuance of duplicates unless a bond of indemnity be furnished in each instance, by class and size of office (denoted by salary of postmaster), and by States.—Continued.*

STATE	FIRST CLASS									
	Salary $3,000—3,300					Salary $3,400—3,800				
	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total
Alabama	1	....	....	....	1	2	....	....	....	2
Alaska	....	....	....	....	....	....	....	....	....	....
Arizona	1	1	....	....	2	....	....	....	....	....
Arkansas	2	1	....	....	3	2	....	....	....	2
California	8	3	....	....	11	6	1	....	....	7
Colorado	1	....	....	....	1	1	1	....	....	2
Connecticut	8	1	....	....	9	4	....	....	....	4
Delaware	....	....	....	....	....	1	....	....	....	1
District of Columbia	....	....	....	....	....	....	....	....	....	....
Florida	3	1	....	....	4	1	....	....	....	1
Georgia	4	....	....	....	4	2	1	....	....	3
Hawaii	....	....	....	....	....	1	....	....	....	1
Idaho	....	....	....	....	....	....	1	....	....	1
Illinois	14	....	1	....	17	9	2	....	....	11
Indiana	13	12	....	1	16	6	....	....	....	6
Iowa	10	....	....	....	10	7	....	....	....	7
Kansas	6	2	....	....	8	3	....	....	....	3
Kentucky	4	....	....	....	4	2	....	....	....	2
Louisiana	2	....	....	2	4	1	....	....	....	1
Maine	4	....	....	....	4	2	1	....	....	3
Maryland	3	....	....	....	3	....	....	....	....	....
Massachusetts	12	1	....	....	13	10	1	....	....	11
Michigan	9	3	....	....	12	7	....	....	....	7
Minnesota	2	2	....	....	4	....	....	....	....	....
Mississippi	4	....	....	....	4	....	....	....	....	....
Missouri	3	3	....	....	6	2	....	....	....	2
Montana	3	1	....	....	4	1	....	....	....	1
Nebraska	4	....	....	....	4	....	....	....	....	....
Nevada	1	....	....	....	1	....	....	....	....	....
New Hampshire	2	1	....	....	3	1	1	....	....	2
New Jersey	12	....	....	....	12	10	....	....	....	10
New Mexico	1	....	....	....	1	....	....	....	....	....
New York	30	1	....	....	31	14	1	....	....	15
North Carolina	3	....	....	....	3	5	....	....	....	5
North Dakota	3	....	....	....	3	1	....	....	....	1
Ohio	23	2	....	1	26	2	....	....	....	2
Oklahoma	4	....	....	....	4	3	....	....	....	3
Oregon	2	....	....	....	2	....	....	....	....	....
Pennsylvania	26	2	....	....	28	11	....	....	....	11
Porto Rico	1	....	....	....	1	....	....	....	....	....
Rhode Island	2	....	....	....	2	1	....	....	....	1
South Carolina	2	....	....	....	2	2	....	....	....	2
South Dakota	1	....	....	....	1	1	....	....	....	1
Tennessee	1	....	....	....	1	....	1	....	....	1
Texas	7	1	....	....	8	4	2	....	....	6
Utah	1	....	....	....	1	....	....	....	....	....
Vermont	3	....	....	....	3	1	....	....	....	1
Virginia	5	1	....	....	6	3	....	....	....	3
Washington	6	....	....	....	6	1	....	....	....	1
West Virginia	4	....	....	....	4	3	....	....	....	3
Wisconsin	9	4	....	1	14	3	1	....	....	4
Wyoming	1	....	....	....	1	....	....	....	....	....
Totals	271	35	1	5	312	136	14	....	....	150

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TABLE 15.—*Classification of the answers of postmasters relative to the effect on the popularity and patronage of the money-order system if no provision were made for the issuance of duplicates unless a bond of indemnity be furnished in each instance, by class and size of office (denoted by salary of postmaster), and by States.—Continued.*

STATE	FIRST CLASS										SECOND AND FIRST CLASSES				
	Salary $3,900—8,000					Totals					Totals				
	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Total	Will Affect Popularity and Patronage	Will Not Affect Popularity and Patronage	Undecided	Not Answered	Grand Total
Alabama		1			1	3	1			4	27	2			29
Alaska						1				1	1	1			2
Arizona						1	1			2	13	2			15
Arkansas						4	1			5	26	6		2	34
California	2	1			3	16				21	88	23	3		112
Colorado	1				1	3	1			4	20	10	1	1	32
Connecticut	2				2	14	1			15	42	2	3		47
Delaware						1				1	5				5
District of Columbia	1				1	1				1	1				1
Florida	1				1	5	1			6	29	5			34
Georgia	1				1	7	1			8	39	8			47
Hawaii						1				1	2	1			3
Idaho							1			1	12	8	1		21
Illinois	2				2	25	4	1		30	122	27	4	2	155
Indiana	1				1	20	2		1	23	76	10	2	3	91
Iowa	1				1	18				18	77	18			95
Kansas						9	2			11	53	16		3	72
Kentucky	1				1	7				7	28	2		2	32
Louisiana	1				1	4			2	6	19	5		2	26
Maine						6	1			7	29	5		1	35
Maryland	1				1	4				4	18	3			21
Massachusetts	3				3	25	2			27	90	8	1	2	101
Michigan	2				2	18	3			21	73	20	1	3	97
Minnesota	2	1			3	4	3			7	52	11	1	3	67
Mississippi						4				4	21	7			28
Missouri	2				2	7	3			10	48	9		3	60
Montana						4	1			5	12	8		1	21
Nebraska	2				2	6				6	29	8	1	1	39
Nevada						1				1	4	3			7
New Hampshire						3	2			5	18	5	1		24
New Jersey	1	1			2	23	1			24	66	13		3	82
New Mexico						1				1	10	1		1	12
New York	6				6	50	2			52	180	24	4	5	213
North Carolina						8				8	40	6	2		48
North Dakota						4				4	12	1	1	2	16
Ohio	6	1			7	31	3		1	35	116	13	2	2	133
Oklahoma						7				7	40	9	1	2	52
Oregon	1				1	3				3	19	5	1	1	26
Pennsylvania	3				3	40	2			42	173	31	2	6	212
Porto Rico						1				1	4				4
Rhode Island	1				1	4				4	7	2			9
South Carolina						4				4	27	2			29
South Dakota						2				2	16	3		1	20
Tennessee	2	1			3	3	2			5	30	5		4	39
Texas	2				2	13	3			16	84	25	1	1	111
Utah	1				1	2				2	6			1	7
Vermont						4				4	25		3		28
Virginia	1				1	9	1			10	42	2	1	1	46
Washington	2				2	9				9	30	6	1	2	39
West Virginia						7				7	27	1	1		29
Wisconsin	1				1	13	5		1	19	63	19	2	2	86
Wyoming						1				1	1				8
Totals	53	6			59	460	55	1	5	521	2096	402	41	63	2602

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LAWS RELATING TO THE SYSTEM.

Following is a compilation of references to the acts of Congress (including sections of the Revised Statutes of 1873) that relate to the organization, powers, duties, and work of the service, whether now in force or not, together with a copy of the act of May 17, 1864, establishing the system. The references are arranged (1) chronologically, by subjects; and (2) in the form of an index analysis.

CHRONOLOGICALLY, BY SUBJECTS.

1864, May 17. Vol. 13, Statutes-at-Large—

ACCOUNTS
- Manner of keeping by Auditor for Post Office Department, p. 78.
- by Postmasters required; details; time, p. 77.

ADVICE, LETTERS OF
- to Postmaster on whom order is drawn, p. 76.

AMOUNT OF MONEY ORDERS
- Limited to $30, p. 76.
- Not less than $1, p. 76.

APPLICATIONS FOR MONEY ORDERS
- Blanks furnished certain offices; form, p. 76.
- Contents; preservation, p. 76.

BLANKS FOR MONEY ORDERS
- Furnished to money-order offices, p. 76.

CHANGES IN MONEY ORDERS, p. 76.

DUPLICATE MONEY ORDERS
- for Lost money orders, provisions as to issue, p. 77.
- for Money orders twice indorsed; application, proof, p. 77.

DURATION OF MONEY ORDERS
- Limited to ninety days; renewal; fee, p. 76.

ESTABLISHMENT, p. 76.

FEES
- Commission on orders, as compensation to postmasters, p. 77.
- Not returned on return of money order by remitter, p. 76.
- Rates for changes in money orders, p. 76.
- Rates for issuing money orders, p. 76.

FUNDS
- Debts due United States from postmasters, etc., in money-order offices, collection of, p. 78.
- Definition; deemed moneys in the Treasury, p. 78.
- Embezzlement of, what constitutes; penalty, p. 78.
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INDORSEMENT OF MONEY ORDERS
Once only allowed; proof required for payment; duplicate, p. 77.
ISSUANCE OF MONEY ORDERS
before Payment of money, penalty for, p. 76.
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LOST MONEY ORDERS
Duplicates, certificates from postmasters before issue, p. 77.
MONEY-ORDER OFFICES
Clerks; appointment, number, compensation, p. 79.
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COPY OF ACT OF CONGRESS ESTABLISHING THE MONEY ORDER SYSTEM.

AN ACT To establish a Postal Money-Order System.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That to promote public convenience, and to insure greater security in the transfer of money through the United States mails, the Postmaster General is hereby authorized to establish, under such rules and regulations as he may find expedient and necessary, a uniform money-order system at all post offices which he may deem suitable therefor, and which shall be designated and known as "Money-Order Offices;" and it shall be the duty of the deputy postmaster at every money-order office to issue, in such manner and form as the Postmaster General may prescribe, an order for a sum of money payable by the deputy postmaster of any other money-order office which the person applying therefor may select; and the deputy postmaster who issues such order shall be required to send through the mails, without delay, to the deputy postmaster on whom it is drawn, due notice thereof, and he shall not deliver such order to the applicant therefor until the latter shall first have deposited with him the amount of money for which such order is drawn, together with the proper charge or fee therefor, as hereinafter provided. And it shall not be lawful for any deputy postmaster to issue a money order on any other deputy postmaster without having previously received the money therefor; and any person who shall violate this provision shall be deemed guilty of misdemeanor, and on conviction thereof shall be fined in any sum not less than fifty nor more than five hundred dollars.

Sec. 2. *And be it further enacted,* That a money-order shall not be valid or payable unless it be drawn on a printed or engraved form, which shall be furnished to the money-order offices by the Postmaster General; and it shall be the duty of the latter to supply such offices also with the blank forms of application for money orders, one of which the deputy postmaster shall hand to each applicant for a money order, who shall be required to enter, or cause to be entered, therein his own name and the name and address of the party to whom the order is to be paid, together with the amount thereof and the date of application. And all such applications, when filled up and delivered to the deputy postmaster, shall be preserved on file at his office for such length of time as the Postmaster General may prescribe.

Sec. 3. *And be it further enacted,* That no money order shall be issued for any sum less than one or more than thirty dollars; and all persons who receive money orders shall be required to pay therefor the following charges or fees, viz.: For an order for one dollar, or for any larger sum, but not exceeding ten dollars, a fee of ten cents

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shall be charged and exacted by the postmaster giving such order; for an order of more than ten and not exceeding twenty dollars, the charge shall be fifteen cents; and for every order exceeding twenty dollars a fee of twenty cents shall be charged.

Sec. 4. *And be it further enacted,* That if the purchaser of a money order, from having made an error in stating the name of the office of payment, or the name of the payee, or for other reasons, be desirous that the said money order be modified or changed, it shall be the duty of the deputy postmaster from whom he received it to take back, at his request, the first order, and issue another in lieu thereof, for which a new fee shall be charged and exacted; and it shall also be the duty of a deputy postmaster to repay the amount of any money order to the person who obtained it, if the latter apply for such repayment and return the money order; but the charge or fee paid therefor shall not in any case be refunded.

Sec. 5. *And be it further enacted,* That if any money order be not presented to the deputy postmaster on whom it is drawn within ninety days after its date, it shall not be valid or payable; but the Postmaster General shall be, and he is hereby, authorized, on application of the payee of such money order, to cause a new order in lieu thereof to be issued in his favor, for which a second fee shall be exacted. And the Postmaster General is further authorized, whenever a money order shall have been lost, to cause a duplicate thereof to be issued, for which a second fee shall be paid on application of the remitter or the payee of such order, provided the party losing the original shall furnish a statement, under oath or affirmation, setting forth the loss or destruction thereof, and a certificate from the postmaster by whom it was payable that it had not been paid, and that it would not thereafter be paid.

Sec. 6. *And be it further enacted,* That the payee of a money order, may by his written indorsement thereon, direct it to be paid to any other person, and it shall be the duty of the deputy postmaster on whom it is ordered to pay the amount thereof to the person thus designated, provided the person to whom the money order is indorsed shall furnish such proof as the Postmaster General may require that the written indorsement is genuine, and that he is the person thereby empowered to receive payment of the order; but such second person shall not be at liberty to indorse the same order to a third party, and more than one indorsement shall render any order invalid, and not payable, and the holder thereof, in order to obtain the amount of the order shall be required to apply in writing to the Postmaster General for a new order in lieu thereof, for which new order a second fee shall be charged: *Provided, however,* that in all cases, under this section, the original order shall be returned, and such proof shall be made of the genuineness of the indorsement thereon as the Postmaster General may require.

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Sec. 7. *And be it further enacted,* That deputy postmasters, at money-order offices, may be allowed by the Postmaster General, as a compensation for the issuing and paying of money orders, not exceeding one-third of the whole amount of fees on money orders issued, and at the option of the Postmaster General, one-eighth of one per centum on the gross amount of orders paid at their offices: *Provided,* That all emoluments arising from such rates of compensation shall be subject to the provisions of the forty-first section of the act of third of March, eighteen hundred and twenty-five, entitled "An act to reduce into one the several acts establishing the Post Office Department."

Sec. 8. *And be it further enacted,* That it shall be the duty of the Postmaster General to require of postmasters who may be authorized to issue and pay money orders, to execute new official bonds conditioned for the faithful performance of all duties and obligations imposed by this act, in addition to those required of them by existing law as postmasters; and it shall be the duty of the Postmaster General to direct all payments or transfers to or from money-order offices. He may direct transfers of money order funds from one postmaster to another, and he may require and direct transfers or payments to be made from the funds received for money orders to creditors of the Post Office Department, to be replaced by equivalent transfers from the funds of said department arising from postages; and he may require and direct transfers or payments to be made from the funds of the Post Office Department in the hands of any postmaster arising from postages to the money-order offices. And it shall be the further duty of the Postmaster General to require each postmaster to render to the auditor of the treasury for the Post Office Department weekly, semi-weekly, or daily accounts of all money orders issued and paid, and of all fees received for issuing them, of all transfers, or payments made from funds received for money orders, and of all moneys received to be applied to the payment of money orders, or on account of money-order offices.

Sec. 9. *And be it further enacted,* That out of the moneys paid into the treasury for the service of the Post Office Department the Postmaster General shall have power to transfer to the deputy postmaster of any money-order office such sum as may be required, over and above the current revenue thereof to pay money orders drawn on the latter; and such transfers shall be made by warrant on the treasury by the Postmaster General, and countersigned and registered by the Auditor of the treasury for the Post Office Department.

Sec. 10. *And be it further enacted,* That it shall be the duty of the auditor of the treasury for the Post Office Department to receive all accounts arising in the money-order offices, or relative thereto, and to audit and settle the same, and to certify their balances to the Postmaster General as often as he may require. He shall

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keep and preserve all accounts arising in said offices, and shall report to the Postmaster General all delinquencies of postmasters in rendering their money-order accounts, or in paying over money-order funds. He shall keep the accounts of money-order offices separately from the accounts for postages, and in such manner as to show the number and amount of money orders issued by each postmaster, and the number and amount of money orders paid, the amount of fees received, and all the expenses of the establishment. And it shall be the further duty of the auditor to superintend the collection of all debts due to the United States, or to the Post Office Department, by present or late postmasters, or other persons who are, or may have been, employed in the money-order offices. He shall direct suits and legal proceedings, and take all such measures as may be authorized by law to enforce the payment of such debts, or for the recovery of any penalties arising under the provisions of this act.

Sec. 11. *And be it further enacted*, That all moneys received for the sale of money orders, including all fees received for selling the same, all moneys transferred from the funds of the Post Office Department to the money-order offices, all funds transferred or paid from the money-order offices to the use and service of the Post Office Department, and all transfers of funds from one postmaster to another for the use of the money-order offices, shall be deemed and taken to be the moneys in the treasury of the United States. And if any postmaster, assistant, clerk, or other person employed in or connected with the business or operations of the money-order offices, shall convert to his own use, in any way whatever, or shall use by way of investment in any kind of property or merchandise, or shall loan, with or without interest, or shall deposit in any bank, or shall exchange for other funds, any portion of such moneys, every such act shall be deemed and adjudged to be an embezzlement of so much of said moneys as shall be thus taken, converted, used, loaned, deposited, or exchanged, which is hereby declared to be a felony; and any failure to pay over or to produce the moneys intrusted to such person for the use of the money-order offices shall be held and taken to be prima facie evidence of such embezzlement. And any postmaster, assistant, clerk, or other person employed in or connected with the business of the money-order offices, and all other persons advising or participating in such act, on being convicted thereof before any court of the United States of competent jurisdiction, shall be sentenced to imprisonment for a term of not less than six months nor more than ten years, and to a fine equal to the amount of the money embezzled. And upon the trial of any indictment against any person for embezzling public money under the provisions of this act, it shall be prima facie evidence for the purpose of showing a balance against such person to produce a transcript from the money order account books of the

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auditor of the treasury for the Post Office Department; and such transcript, when certified by said auditor under his seal of office, shall be admitted as evidence in the courts of the United States.

Sec. 12. *And be it further enacted,* That if any person shall falsely make, forge, counterfeit, engrave, or print, or cause or procure to be falsely made, forged, counterfeited, engraved, or printed, or willingly aid, or assist in falsely making, forging, counterfeiting, engraving, or printing any order in imitation of or purporting to be a money-order issued by one postmaster upon another postmaster; or shall falsely alter, or cause or procure to be altered, or willingly aid, or assist in falsely altering, any money-order issued as aforesaid; or shall pass, utter, or publish, or attempt to pass, utter, or publish, as true, any false, forged, or counterfeited order, purporting to be a money order as aforesaid, knowing the same to be falsely forged or counterfeited; or shall pass, utter, or publish, or attempt to pass, utter, or publish, as true, any falsely altered money order, issued as aforesaid, knowing the same to be falsely altered, with an intent to defraud, every such person shall be deemed and adjudged guilty of felony, and being thereof convicted, shall be sentenced to be imprisoned and kept at hard labor for a period of not less than three years, nor more than ten years, and be fined in a sum not exceeding five thousand dollars.

Sec. 13. *And be it further enacted,* That for the purpose of carrying on the business of the money-order offices, and keeping and settling their accounts, the Postmaster General may appoint, in his Department, one superintendent of the money-order system, at an annual salary of twenty-five hundred dollars, and three clerks, to wit: one of class four and two of class three. And the Secretary of the Treasury may, from time to time, appoint in the office of the auditor of the treasury for the Post Office Department, the necessary clerks, in all not to exceed six, to wit: one of class four and five of class two. And to provide for the compensation of the said superintendent and clerks for the fiscal year ending June thirtieth, eighteen hundred and sixty-five, the sum of seventeen thousand dollars, or so much thereof as may be necessary, is hereby appropriated, out of any money in the treasury not otherwise appropriated. And the Postmaster General is further authorized to cause such additional clerks to be employed in the money-order offices as he may find necessary for conducting the operations of the money-order system, whose compensation shall be paid out of the proceeds of the money-order business: *Provided, however,* that to meet any deficiency that may arise in the amount of such proceeds during the first year, the sum of one hundred thousand dollars, or so much thereof as may be necessary, is hereby appropriated, out of any money in the treasury not otherwise appropriated.

Approved, May 17, 1864.

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CONVENTIONS WITH FOREIGN GOVERNMENTS FOR THE EXCHANGE OF INTERNATIONAL MONEY ORDERS.

Characteristics of money-order conventions.—In the successful operation of treaties for the exchange of international orders, the most vital point of concern is the rate of conversion of the money of one country into that of the other. Two general plans are followed:

(1) An arbitrary rate —fixed and unvarying, agreed upon and observed by both parties to the compact. The advantage of this method is its impartial operations; so that the remitter knows how much the payee ought to receive, and hence can effect remittances of an exact sum.

This plan is followed by the United States on one hand and Great Britain and all British Colonies or Dependencies on the other. Neither country has found occasion to change the rate fixed by the convention of December, 1879; namely, one pound sterling equals four dollars and eighty-seven cents.

(2) The second plan is to permit each country to fix the rate of conversion of its own money into that of the other, as applied to remittances received for payment abroad. That method was followed in the treaties with France, Italy, Belgium, Switzerland; also with Germany, Austria, Hungary, Norway, Sweden and Russia. Thus deposits made at post offices in the United States are converted into the currencies of the countries first named at the rate of $1.=Frs. 5.15, while remitters of orders issued therein for payment here are required to deposit Frs. 5.20, or Frs. 5.25 for $1.00.

A minor group of countries which have a currency of silver and paper of unstable or fluctuating value, necessitates still another method of treatment, which is not so satisfactory as those previously described, but is well adapted to the circumstances. To this group belong the republics of South and Central America. In these cases generally the exchange office of the foreign country makes the conversion at the rate of exchange prevailing on the day on which the descriptive list of remittances is dispatched, or received, as the case may be.

Commissions.—Of late years this postal administration consistently has been opposed to the allowance of commissions for payment of orders. A considerable number of amended conventions has been arranged, abrogating the commissions previously paid, or reducing the rates. No new treaties have been negotiated including that feature.

When there is an approximate equality of issues between two countries, the commission for payment means little to the creditor; when there is a great preponderance of issues on one side or the

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other, the commission takes on the semblance of an additional expense to the debtor country. Another serious objection to the allowance of commissions is that they necessitate high rates of fees, which are especially burdensome to the remitters of small sums.

COPY OF AMENDED CONVENTION BETWEEN THE POST OFFICE DEPARTMENT OF THE UNITED STATES OF AMERICA AND THE GENERAL POST OFFICE OF THE UNITED KINGDOM OF GREAT BRITAIN AND IRELAND FOR MODIFYING THE SYSTEM OF EXCHANGE OF MONEY ORDERS.

The Post Office Department of the United States of America and the General Post Office of the United Kingdom of Great Britain and Ireland being desirous of modifying the present system of exchange of Money Orders between the two countries, the undersigned, duly authorized for that purpose, have agreed upon the following Articles:

ARTICLE 1.

There shall be a regular exchange of money orders between the two countries.

The maximum of each order is fixed at £10 sterling, when issued in the United Kingdom of Great Britain and Ireland, and when issued in the United States, at $50 in the money of the latter country.

No money order shall include a fractional part of a penny, or, of a cent.

ARTICLE 2.

The British Post Office shall have power to fix the rates of commission on all money orders issued in the United Kingdom, and the Post Office Department of the United States shall have the same power in regard to all money orders issued in the United States.

Each Office shall communicate to the other its tariff of charges, or rates of commission, which shall be established under this Convention, and these rates shall, in all cases, be payable in advance by the remitters, and shall not be repayable.

It is understood, moreover, that each Office is authorized to suspend temporarily, the exchange of money orders in case the course of exchange, or any other circumstance should give rise to abuses, or, cause detriment to the postal revenue.

ARTICLE 3.

Each country shall keep the commission charged on all money orders within its jurisdiction, but shall pay to the other country ¾ths of one per cent. on the amount of such orders.

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ARTICLE 4.

The service of the Postal money-order system between the two countries, shall be performed exclusively by the agency of Offices of Exchange. On the part of the United States the Office of Exchange shall be New York, and on the part of the United Kingdom London.

Orders shall be drawn only on the authorized money-order offices of the respective countries; and each Postal Administration shall furnish to the other a List of such offices, and shall, from time to time, notify any addition to, or change in such list.

ARTICLE 5.

No money order shall be issued unless the applicant furnish the name and address of the person to whom the amount is to be paid, and his own name and address; or, the name of the firm, or company who are the remitters or payees, together with the addresses of each.

The money orders, issued in either country, shall be forwarded by the remitters to the payees, at their own expense.

ARTICLE 6.

The advices of all money orders issued upon the United Kingdom by the post offices in the United States shall be sent to the Office of Exchange at New York, where they shall be impressed with a dated stamp (Form "A") showing the amount to be paid in Sterling money, and transmitted, by the next mail, to the Chief Office at London, accompanied by a List, in duplicate, drawn upon the model of Form "B".

The advices, on their arrival in London, shall be compared with the entries in the List, and, afterwards dispatched to the paying offices.

In like manner the advices of money orders, drawn on the United States by postmasters in the United Kingdom, shall be sent to the Chief Office at London, shall there be impressed with a dated stamp (Form "A") showing the amount to be paid in United States money, and be dispatched accompanied by a List, in duplicate, (Form "C") to the Office of Exchange at New York, by the next mail.

The advices, on their receipt at New York, shall be compared with the entries in the List, and afterwards dispatched to the paying offices.

The advices of orders issued in the United States in the month of December, which may arrive at the Office of Exchange at New York in the earlier days of the following month, shall be entered on Lists supplementary to that of the last day of the month of December, and, in like manner, the advices of orders issued in the United Kingdom in the month of June, which may arrive at the Chief Office at London in the earlier days of the following month, shall be entered on Lists supplementary to that of the last day of the month of June.

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Each Exchange Office shall certify its orders to the other in amounts designated in the denominations of the money both of the dispatching and receiving country, at the rate of conversion established by Article 13 of this Convention. The amounts, so converted, shall be checked at the receiving Office of Exchange.

ARTICLE 7.

The Lists, dispatched from each Office of Exchange, shall be numbered consecutively, commencing with No. 1. at the beginning of the month of July in each year; and the entries in these Lists shall also have consecutive numbers.

Of each List dispatched a duplicate shall be sent, which duplicate, after being verified by the receiving Office of Exchange, shall be returned to the dispatching Office of Exchange.

Each Office of Exchange shall promptly communicate to the other the correction of any simple error, which it may discover in the verification of the Lists.

When the Lists shall show irregularities, which the receiving Office shall not be able to rectify, that Office shall apply for an explanation to the dispatching Office, and such explanation shall be afforded without delay.

Should any List fail to be received in due course, the dispatching Office, on receiving information to that effect, shall transmit, without delay, a duplicate of the List, duly certified as such.

ARTICLE 8.

Duplicate orders shall only be issued by the Postal Administration of the country, on which the original orders were drawn, and in conformity with the regulations established, or, to be established, in that country.

ARTICLE 9.

The orders, issued by each country on the other, shall be subject, as regards payment, to the regulations which govern the payment of inland orders of the country, on which they were drawn.

The paid orders shall remain in the possession of the country of payment.

ARTICLE 10.

Repayment of orders to remitters shall not be made until an authorization for such repayment shall first have been obtained by the country of issue from the country where such orders are payable, and the amounts of the repaid orders shall be duly credited to the former country in the quarterly account (Article 12).

It is the province of each Postal Administration to determine the manner in which repayment to the remitters is to be made.

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ARTICLE 11.

Orders which shall not have been paid within twelve calendar months from the month of issue, shall become void, and the sums received shall accrue to, and be at the disposal of the country of origin.

The British Office shall, therefore, enter to the credit of the United States, in the quarterly account, all money orders entered in the Lists received from the United States, which remain unpaid at the end of the period specified (Article 12).

On the other hand the Post Office Department of the United States shall, at the close of each month, transmit to the British Office, for entry in the quarterly account, a detailed statement of all orders, included in the Lists dispatched from the latter Office, which under this Article become void.

ARTICLE 12.

At the close of each quarter an account shall be prepared at the Chief Office London, showing in detail the totals of the Lists, containing the particulars of orders issued in either country during the quarter, and the balance resulting from such transactions.

Three copies of this account shall be transmitted to the Post Office Department of the United States at Washington, and the balance, after proper verification, shall, if due by the Post Office Department of the United States, be paid at London, but, if due by the British Post Office, it shall be paid at New York, and always in the money of the country to which the payment is made.

If pending the settlement of an account, one of the two Postal Administrations shall ascertain that it owes the other a balance exceeding £1000 sterling, the indebted Administration shall promptly remit the approximate amount of such balance to the credit of the other.

This amount, and the letters which accompany such intermediate remittances, shall be in accordance with the forms "D", "E", "F", "G", and "H", annexed to this Convention.

ARTICLE 13.

Until the two Postal Administrations shall consent to an alteration, it is agreed that in all matters of account, relative to money orders, which shall result from the execution of the present Convention, the pound sterling of Great Britain shall be considered as equivalent to 4 dollars 87 cents of the money of the United States.

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ARTICLE 14.

The Postal Administration in each country shall be authorized to adopt any additional rules, (if not repugnant to the foregoing,) for the greater security against fraud, or, for the better working of the system generally.

All such additional rules, however, must be promptly communicated to the Post Office of the other country.

ARTICLE 15.

This present Convention shall be substituted for, and shall take effect, in lieu of all previous Conventions or arrangements relative to the exchange of money orders between the two countries, on the 1st day of April 1880, and shall continue in force until twelve months after either of the contracting parties shall have notified to the other its intention to terminate it.

Done in duplicate and signed in Washington on the 18th day of December in the year of our Lord, 1879, and in London on the 2nd day of December in the year of our Lord, 1879.

D. M. KEY,
Postmaster General of the United States.
[Seal of the Post Office Department of the United States.]
JOHN MANNERS,
Postmaster General of the United Kingdom.
[Seal of the Post Office Department of the United Kingdom.]

I hereby approve the foregoing amended Convention, and in testimony thereof I have caused the seal of the United States to be hereto affixed.

R. B. HAYS.

[Seal of the United States.]
By the President:
WM. M. EVARTS,
Secretary of State.

DECEMBER 19TH, 1879.

Note:—The maximum for each order subsequently has been increased to £20 sterling, $100 in the money of the United States.

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LIST OF CONVENTIONS CONCLUDED BETWEEN THE UNITED STATES AND FOREIGN GOVERNMENTS FOR THE EXCHANGE OF MONEY ORDERS.

Foreign Governments.	Places and Dates of Execution.	
Australia—Commonwealth of	Washington, Feb. 12, 1913.	Melbourne. Oct. 24, 1912.
Austria	" Nov. 28, 1904.	Vienna, June 9, 1904.
Austria-Hungary	" Mar. 11, 1892.	Buda Pesth, Feb. 13, 1892.
		Vienna, Feb. 17, 1892.
Bahamas	" Apr. 8, 1891.	Nassau, Mar. 28, 1891.
	" Oct. 1, 1906.	" Dec. 29, 1906.
Barbados	" Sept. 23, 1904.	Bridgetown, Aug. 13, 1904.
Belgium	" Nov. 20, 1882.	Brussels, Dec. 12, 1882.
	" Sept. 25, 1888.	" Sept. 14, 1888.
Bermuda	" Dec. 7, 1892.	Hamilton, Dec. 22, 1892.
	" Feb. 18, 1907.	" May 20, 1907.
Bolivia	" Oct. 12, 1901.	La Paz, June 20, 1901.
British Guiana	" May 25, 1892.	(Signed by Minister.)
	" June 17, 1905.	Georgetown, July 14, 1905.
British Honduras	" Feb. 20, 1899.	(Signed by Minister.)
	" Aug. 1, 1906.	Belize, Aug. 17, 1906.
Canada	" June 8, 1875.	Ottawa, June 23, 1875.
	" Mar. 3, 1876.	" Feb. 18, 1876.
	" June 4, 1880.	" May 29, 1880.
	" Sept. 30, 1901.	" Oct. 3, 1901.
Canal Zone	" June 15, 1906.	Ancon, June 1, 1906.
Cape Colony (Included in Union of South Africa)	" June 9, 1884.	Cape Town, Apr. 9, 1884.
	" July 19, 1888.	" Sept. 1, 1888.
Cape of Good Hope (Included in Union of South Africa)	" June 9, 1884.	" Apr. 9, 1884.
	" July 19, 1888.	" Sept. 1, 1888.
Chile	" Aug. 12, 1897.	(Signed by Minister.)
	" Dec. 18, 1903.	"
Costa Rica	" June 6, 1903.	San Jose, June 26, 1903
Cuba		Havana, Mar. 7, 1899.
	" June 29, 1908.	(Signed by Minister.)
Denmark	" Nov. 11, 1887.	Copenhagen, Nov. 29, 1887.
	" Nov. 14, 1890.	" Nov. 28, 1890.
	" May 26, 1904.	" June 11, 1904.
Egypt	" June 23, 1897.	
France	" Dec. 29, 1879.	Paris, Feb. 3, 1880.
	" Aug. 28, 1888.	
Germany	" Oct. 7, 1871.	Berlin, July 22, 1871.
	" Dec. 19, 1879.	" Oct. 9, 1879.
	" June 29, 1889.	" June 14, 1889.
Great Britain and Ireland	" July 22, 1871.	London, June 13, 1871.
	" Dec. 18, 1879.	" Dec. 2, 1879.
	" Feb. 15, 1888.	" Jan. 28, 1888.
Greece	" Dec. 7, 1894.	Athens, Nov. 1-13, 1894.
Grenada (Windward Islands)	" Jan. 2, 1890.	Grenada, Nov. 14, 1889.
	" July 29, 1904.	" Aug. 26, 1904.
Hawaii	" Sept. 11, 1883. (On Aug. 12, 1898, annexed to U. S.)	Honolulu, Oct. 13, 1883.
Honduras	" June 25, 1896.	Tegucigalpa, July 16, 1896.
Hongkong	" Mar. 3, 1894.	Hongkong, Jan. 20, 1894.
Hungary (First separate Convention)	" Nov. 3, 1904.	Budapest, Oct. 5, 1904.
Italy	" Mar. 31, 1877.	Florence, Apr. 20, 1877.
	" Aug. 24, 1880.	Rome, Aug. 9, 1880.
	" Apr. 23, 1888.	" May 17, 1888.
	" Apr. 3, 1889.	" Mar. 19, 1889.
Jamaica	" Oct. 26, 1881.	Kingston, Oct. 11, 1881.
	" Aug. 29, 1888.	" Sept. 13, 1888.
	" May 8, 1905.	" May 27, 1905.
Japan	" Apr. 18, 1885.	Tokio, May 23, 1885.
	" June 22, 1888.	" May 25, 1888.
	" May 4, 1889.	" Apr. 5, 1889.
	" June 1, 1904.	" May 7, 1904.
Leeward Islands. (Antigua, Dominica, Montserrat, Nevis and Virgin Islands)	" Nov. 28, 1885.	Antigua, Dec. 17, 1885.
	" Apr. 23, 1888.	Dominica, May 14, 1888.
	" Sept. 2, 1889.	Antigua, Aug. 20, 1889.
	" July 17, 1905.	" Aug. 16, 1905.

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Foreign Governments.	Places and Dates of Execution.	
Liberia	" Apr. 25, 1903.	Monrovia, June 9, 1903.
Luxemburg	" Aug. 13, 1892.	Luxemburg, Aug. 29, 1892.
Martinique	" Nov. 16, 1911.	(Signed by Ambassador.)
Mexico	" Sept. 2, 1899.	Mexico, Sept. 20, 1899.
	" Feb. 2, 1909.	" Mar. 8, 1909.
Natal and Zululand (Union of South Africa)	" Nov. 24, 1911.	Cape Town, Oct. 12, 1911.
Netherlands	" Nov. 30, 1886.	The Hague, Dec. 21, 1886.
Nevis (Included in Leeward Islands)	" Nov. 28, 1885.	Antigua, Dec. 17, 1885.
Newfoundland	" Apr. 10, 1889.	St. John's, Mar. 13, 1889.
	" Sept. 19, 1905.	" Nov. 15, 1905.
New South Wales (Included in Commonwealth of Australia)	" Dec. 6, 1881.	Sidney, Oct. 29, 1881.
	" May 23, 1888.	" July 12, 1888.
	" Apr. 19, 1890.	" Feb. 21, 1890.
New Zealand	" Dec. 6, 1881.	Wellington, Oct. 8, 1881.
	" Apr. 23, 1888.	" July 2, 1888.
	" June 15, 1889.	" May 15, 1889.
	" Dec. 24, 1903.	" Feb. 22, 1904.
Norway	" Nov. 30, 1886.	Christiana, Feb. 5, 1887.
	" Dec. 3, 1890.	" Nov. 14, 1890.
Orange River Colony (Included in Union of South Africa)	" July 17, 1905.	Bloemfontein, Sept. 18, 1905.
Peru	" Aug. 8, 1903.	Lima, Sept. 12, 1903.
Portugal	" July 15, 1882.	(Signed by Minister.)
	" Dec. 14, 1882.	"
	" May 26, 1883.	"
	" Feb. 25, 1887.	"
Queensland (Included in Australia)	" May 28, 1884.	Brisbane, Mar. 26, 1884.
	" Apr. 23, 1888.	" June 8, 1888.
	" June 17, 1889.	" Apr. 13, 1889.
Russia	" Feb. 1, 1899.	St. Petersburg, Jan. 11-23, 1900.
Salvador	" Apr. 7, 1893.	San Salvador, Feb. 22, 1893.
St. Kitts (Included in Leeward Islands)	" Nov. 28, 1885.	Antigua, Dec. 17, 1885.
St. Lucia (Included in Windward Islands)	" July 29, 1904.	Grenada, Aug. 26, 1904.
St. Vincent (Included in Windward Islands)	" July 29, 1904.	" Aug. 31, 1904.
South Australia (Included in Australia)	" Oct. 1, 1892.	Adelaide, Nov. 24, 1892.
Sweden	" Feb. 17, 1885.	Stockholm, Dec. 27, 1884.
	" May 23, 1888.	" June 13, 1888.
	" Dec. 3, 1890.	" Nov. 11, 1890.
Switzerland	Berne. Oct. 12, 1867.	Berne, Oct. 12, 1867.
	Washington, Feb. 23, 1872.	Washington, Feb. 23, 1872.
	" Nov. 13, 1881.	Berne, Oct. 18, 1881.
	" Jan. 23, 1889.	" Jan. 4, 1889.
Tasmania (Included in Commonwealth of Australia)	" Nov. 20, 1882.	Hobart, July 5, 1882.
	" Apr. 23, 1888.	Tasmania, June 6, 1888.
The Transvaal (Included in Union of South Africa)	" Apr. 28, 1903.	Johannesburg, June 13, 1903.
Trinidad and Tobago (Windward Islands)	" Oct. 23, 1891.	Port of Spain, Sept. 18, 1891.
	" Dec. 18, 1903.	" Jan. 12, 1904.
	" May 12, 1908.	" Apr. 23, 1908.
Union of South Africa (Comprising Cape Colony, Natal and Zululand, Orange River Colony, The Transvaal)	" Nov. 24, 1911.	Cape Town, Oct. 12, 1911.
Uruguay	" July 11, 1910.	Montevideo, Apr. 16, 1910.
Victoria (Included in Australia)	" Dec. 9, 1881.	Melbourne, Oct. 5, 1881.
	" Oct. 7, 1889.	" Dec. 5, 1889.
	" Feb. 25, 1890.	" Jan. 17, 1890.
Virgin Islands (Included in Leeward Islands)	" Nov. 28, 1885.	Antigua, Dec. 17, 1885.
Western Australia (See Commonwealth of Australia)	" Feb. 12, 1913.	Melbourne, Oct. 24, 1912.
Windward Islands (Including Barbados, Grenada, St. Vincent, Tobago, and St. Lucia)	" July 2, 1884.	Bridgetown, Apr. 24, 1884.
	" July 7, 1888.	Barbados, May 29, 1888.
	" Jan. 2, 1890.	" Nov. 7, 1889.

NOTES ON THE MONEY ORDER SYSTEMS OF OTHER COUNTRIES.

Countries having postal money-order systems arrange themselves in two general groups:

1. The United States, Great Britain, her colonies, protectorates and dependencies, comprising Canada, the Commonwealth of Australia, the Union of South Africa, Egypt and Hongkong;

2. The countries of Continental Europe—Austria, Belgium, Denmark, Germany, Greece, Hungary, Italy, Luxemburg, Netherlands, Norway, Russia, Sweden and Switzerland.

The general distinction between the two groups is that the countries named in the first (excepting the United States) rely upon an advice to facilitate and safeguard payment; those in the second use a card order sent in open mail by the issuing to the paying postmaster. In the first case, the intending remitter must file with the proper amount for order and fee a written application containing the full particulars of the remittance—amount, name and address of sender and of payee, from which the postmaster prepares the order, which is then handed to the applicant to be mailed at his own expense to the payee.

Card orders are printed on thin boards and supplied to applicants free or at a merely nominal charge. The remitter fills in the required spaces on the card and hands it with the needed sum to the postmaster. Postage stamps representing the amount of the fee are affixed to the card, which is then numbered, signed, stamped and mailed by the postmaster. No written application is required from the remitter who receives, however, for his protection, a coupon receipt corresponding to the order. (The foregoing statements refer particularly to Germany, but are believed to apply equally to the other countries named in the same class.) When it reaches the office of delivery, the order is given to a letter carrier, who calls at the designated address, pays the amount to the payee, and obtains the latter's signature to a form of receipt on the back of the card, which is then returned to the postmaster at the office of payment.

France uses both forms of money order and is in a class by herself.

As a separate feature or adjunct of the money-order systems, many countries issue postal orders or notes for small sums, limiting the amount to the equivalent of $5 or $10. The notes of Great Britain and Canada are printed in fixed denominations from 6 pence to 21 shillings in the one case, and from 20 cents to 10 dollars in the other. Twenty-two separate pieces are needed to complete a set of British notes, and eighteen of the Canadian. Intermediate amounts may be represented by canceled postage stamps affixed to the notes.

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In the French service, it is understood, fractions being excluded, the amounts are expressed in writing, from one franc to twenty francs.

In effect, card orders and postal notes are money orders without advices, issued by the postmaster with the minimum expenditure of time and labor consistent with a reasonable degree of safety. As already explained, postal notes are for small amounts only, and as might be expected, greatly outnumber the issues of money orders.

The following statistics for the domestic money order transactions of the principal foreign countries are taken from the table of statistics for the year 1913 published by the International Bureau at Berne, Switzerland.

Country.	Number.	Value in Francs.
Austria	33,921,410	1,706,648,861
France	67,646,509	3,291,907,326
Germany	172,984,930	10,590,722,250
Great Britain	*163,712,000	2,531,566,800
Italy	26,562,390	2,960,607,097

*Includes Postal Orders—152,340,000, value Frs. 1,338,271,200. In the monthly Journal for September, 1915, published by the International Bureau, it is stated that the number of inland orders issued by Great Britain in 1913-1914 was 11,372,000, and that these figures include 3,398,000 Government and 699,000 telegraph orders. "Most of the Government money orders are issued by the Inland Revenue, the War Office and the Admiralty."

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Prepared under the direction of HERMANN H. B. MEYER, Chief Bibliographer, Library of Congress.

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American law review, Mar.-Apr., 1884, v. 18: 218-225.
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American review of reviews, Mar. 1905, v. 31: 324-332.
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25 ——— ——— ——— Postal money-orders. Report on bill (H. R. 4177) to reduce the fee on domestic money-orders. Feb. 9, 1886.
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26 ——— ——— ——— Post-check bill (H. R. 7053) and postal notes. Hearings . . . Fifty-ninth Congress, first session . . . Apr. 25, 1906. May 23, 1906.
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38 ——— *Post-office dept.* Additional list of money-order offices of the United States.
[*Washington, Govt. print. off., 1872.*] *6 p. 22½cm.*
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Beginning with 1892 the money-order business was under the control of the First Assistant Postmaster-General, and after 1905 under the control of the Third Assistant Postmaster-General. Their annual reports were usually also issued separately.

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5-9500 HE6313

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Brown, Aaron V. (Postmaster General)
1857: Money orders—Referred to: p. 7.
(In this he refers to an outline submitted by his predecessor, James Campbell).

Blair, M. (Postmaster General)
1862: Money-order system recommended: p. 21.
1863: Money-order system recommended: p. 22.

Dennison, William (Postmaster General)
1864: Postal money-order system: p. 24-25.
1865: p. 16-17; Report of the Auditor of the Treasury for the Post-office department: Money-order system: p. 75-80, Statistics: p. 114-117.

Randall, Alexander W. (Postmaster General)
1866: p. 11-14; Auditor's report; Money order: p. 81-83.
1867: p. 25-27; Auditor's report, Statistics: p. 154-156.
1868: p. 27-29.

Creswell, Jno. A. J. (Postmaster General)
1869: p. 26-30; Money-order convention with Swiss Confederation: p. 97-104; Auditor's report, Statistics: p. 122-124.
1870: p. 24-28; Auditor's report, Statistics: p. 177-181.
1871: p. xxv-xxx; Convention with Great Britain and Ireland: p. 89-105; Auditor's rept. Statistics: p. 126-130.
1872: p. 22-25; Convention with Germany: p. 151-168; Convention with Switzerland: p. 169-170; Auditor's rept. Statistics: p. 247-256.
1873: p. xx-xxvi; Auditor's rept. Statistics: p. 208-221.

Jewell, Marshall (Postmaster General)
1874: p. 22-26; Letter recommending change in fees for money orders: p. 270-271; Auditor's rept. Statistics: p. 287-301.
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Tyner, James N. (Postmaster General)
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1878: p. 17-24; Estimated revenue for 1880: p. 269; Auditor's rept. Statistics: p. 404-412.
1879: p. 22-29; Estimated revenue for 1880: p. 267; The money-order system of France: p. 323-324; Auditor's rept. Statistics: p. 396-405.

Maynard, Horace (Postmaster General)
1880: p. 18-29; Tables: p. 387-395; Modification recommended: p. 397-409; Amended conventions with Great Britain, Canada, France, and Germany: p. 411-513; Auditor's rept. Statistics: p. 572-580.

James, Thomas L. (Postmaster General)
1881: p. 10-22; Postal orders for transmitting by mail sums of money less than five dollars recommended: p. 401-410; Tables: p. 411-420; Necessity for a new building for the money-order office, Report of Committee, Apr. 16, 1881: p. 421-425; Additional convention with Italy: p. 427-435; Auditor's rept. Statistics: p. 660, 678-686.

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Howe, T. O. (Postmaster General)
1882: p. xxi-xxii; Report of the Superintendent of the postal money-order system, with tables: p. 381-397; Conventions with Switzerland, Jamaica, New South Wales, Australia, New Zealand, and Portugal: p. 399-510; Auditor's rept. Statistics: p. 563-575.

Gresham, W. Q. (Postmaster General)
1883: p. 17-18; Report of the Superintendent, with tables: p. 627-656; Conventions with Belgium and Tasmania: p. 656-690; Auditor's rept. Statistics: p. 748-768.

Hatton, Frank (Postmaster General)
1884: p. 32-34; Rept. of Superintendent, with tables: p. 567-583; Conventions with Hawaii, Queensland, Cape Colony, Winward Islands: p. 584-633; Auditor's rept. Statistics: p. 736-759.

Vilas, William F. (Postmaster General)
1885: p. 55-56; Rept. of Superintendent, with tables: p. 767-786; Conventions with Sweden, and Japan: p. 787-814; Auditor's rept. Statistics: p. 978-1002.
1886: p. 16-18; Rept. of Superintendent, with tables: p. 771-789; Convention with Leeward Islands: p. 792-804; Auditor's rept. Statistics: p. 925-951.
1887: p. 33-34; Rept. of Superintendent, with tables: p. 961-978; Convention with Norway, and the Netherlands: p. 979-999; Auditor's rept. Statistics: p. 1115-1147.

Dickinson, Don M. (Postmaster General)
1888: p. xi-xii; Rept. of Superintendent, with tables: p. 785-800; Convention with Denmark: p. 801-812; Auditor's rept. Statistics: p. 954-988.

Wanamaker, John (Postmaster General)
1889: p. 25-27; Rept. of Superintendent, with tables: p. 863-883; Convention with Newfoundland; p. 884-899; Auditor's rept. Statistics: p. 1049-1084.
1890: 28-29; Rept. of Superintendent, with tables: p. 963-983; Auditor's rept. Statistics: p. 1128-1162.
1891: p. 62; Rept. of Superintendent, with tables: p. 991-1013; Conventions with Bahamas, Trinidad and Tobago: p. 1014-1036; Auditor's rept. Statistics: p. 1196-1230.
1892: Reduced fees: p. 56-57; Improving the postal note: p. 57-59; Appendix G. The money-order business: p. 101-103; Report of the First Assistant Postmaster General on Postal money-order system: p. 226-241; Convention with Austria and Hungary: p. 242-249; with British Guiana: p. 250-257; Auditor's rept. Statistics: p. 1115-1155.

Bissell, W. S. (Postmaster General)
1893: p. xv-xvi; Rept. of First Assistant: p. 68-78, 92-93; Conventions with Luxemburg, South Australia, Bermuda, and Salvador: p. 94-131; Auditor's rept. Statistics: p. 688-730.
1894: p. 12-14; Rept. of First Assistant: p. 127-135; Postal notes discontinued, new form of money orders. Convention with Hongkong: p. 152-159; Auditor's rept. Statistics: p. 690-699.

Wilson, William L. (Postmaster General)
1895: p. 14-16; Rept. of First Assistant: p. 131-139; Money-order service Germany and Argentine Republic, etc.: p. 478-487; Auditor's rept. Statistics: p. 745-754.
1896: p. 27-28; Rept. of First Assistant: p. 138-144; Convention with Honduras: p. 190-195; Auditor's rept. Statistics: p. 802-812.

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Gary, James A. (Postmaster General)
1897: p. 11; Rept. of First Assistant: p. 137-145; Auditor's rept. Statistics: p. 948-956.
Smith, Charles Emory (Postmaster General)
1898: p. 13; Rept. of First Assistant: p. 174-185; Convention with Egypt, and Chili: p. 186-200; Auditor's rept. Auditing money-order accounts: p. 882-884; History of the money-order coupon: p. 884-885; Statistics: p. 1009-1017.
1899: p. 13, 20; Rept. of First Assistant: p. 163-180, includes connection of money-order system with the military service, Improved form of domestic money order, with illustration; "Postal checks" recommended. Convention with Mexico: p. 78-84; Auditor's rept.: p. 877-880; Statistics: p. 1004-1012.
1900: p. 21; Rept. of First Assistant: p. 167-188; War tax on domestic orders: p. 174; Auditor's rept.: p. 853-861; Statistics: p. 986-995.
1901: p. 31; Rept. of First Assistant: p. 135-158; Reduction of fees recommended; Auditor's rept.: p. 953-959; Statistics: p. 1086-1095.
Payne, Henry C. (Postmaster General)
1902: p. 18-19. Postal checks recommended: p. 19; Rept. of First Assistant: p. 141-169; Auditor's rept.: p. 676-677, 686-688; Statistics: p. 821-830.
1903: p. 8-9; Rept. of First Assistant: p. 98-111; List of countries having direct exchange of money orders: p. 106; Intermediary international service: p. 107; Auditor's rept.: p. 670, 671, 677-678; Statistics: p. 816-825.
Wynne, Robert J. (Postmaster General)
1904: p. 7; Rept. of First Assistant: p. 94-110; Summary of statistics from 1865-1904: p. 95; List of countries having direct exchange: p. 104; Complete list intermediary service: p. 105-108; Auditor's rept.: p. 636-637; Statistics: p. 781-790.
Cortelyou, George B. (Postmaster General)
1905: p. 71-73; Rept. of First Assistant: p. 166-171; Auditor's rept.: p. 685-689; Statistics: p. 839-846.
1906: p. 64-67; Postal note recommended: p. 66; Rept. of Third Assistant Postmaster General: Division of money orders: p. 281-288; Auditor's rept. Statistics: p. 351-357.
Meyer, George von L. (Postmaster General)
1907: p. 52-53; Postal note recommended: p. 53; Rept. of Third Assistant: p. 316-330; Proposed postal note bill: p. 322-324; Auditor's rept. Statistics: p. 371-378.
1908: p. 59-60; Postal note recommended: p. 60; Rept. of Third Assistant: p. 286-296; Cost of operating the system: p. 293-294; Proposed postal note: p. 294-295; Auditor's rept. Statistics: p. 337-343.
Hitchcock, Frank H. (Postmaster General)
1909: p. 55-56; Rept. of Third Assistant: p. 322-327; Postal note recommended: p. 327; Auditor's rept. Statistics: p. 362-363, 379-383.
1910: p. 21, 38-39; Rept. of Third Assistant: p. 297-308; Changes in system: p. 302-307; Postal notes recommended: p. 307-308; Auditor's rept. Statistics: p. 354, 378-382.
1911: p. 20, 29, 35, 36, 38-39; Rept. of Third Assistant: p. 338-346; Changes in system: p. 344-345; Recommendations: p. 345-346; Auditor's rept. Statistics: p. 385-386; 400-404.
1912: p. 17, 20, 23; Rept. of Third Assistant: p. 281-288; Auditor's rept. Statistics: p. 333-334; 348-351.
Burleson, Albert S. (Postmaster General)
1913: p. 29-31; Rept. of Third Assistant: p. 314-322; The

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Macdonald bequest: p. 321; Auditor's rept. Statistics: p. 363-364, 384-388.
1914: p. 25-27; Rept. of Third Assistant: p. 281-286; Money orders made payable at any money-order office: p. 284-285; Statistics: p. 308-309; Auditor's rept. Statistics: p. 335-336; 356-360. Statistics: 1865-1914: p. 336.

41 ——— ——— Appropriation for money-order service. A copy of a communication from the Postmaster-General. Jan. 29, 1906.
[*Washington, Govt. print. off., 1906.*] *2 p. 23½cm.* (*59th Cong. 1st sess. Senate. Doc. 171.*) **4912**

42 ——— ——— Blanks, etc., for money-order division. A copy of a communication from the Postmaster-General submitting an estimate of appropriation. Jan. 27, 1906.
[*Washington, Govt. print. off., 1906.*] *2 p. 23½cm.* (*59th Cong. 1st sess. House. Doc. 436.*) **4987**

43 ——— ——— Convention between the Post-office department of the United States of America and the General post office of the colony of New South Wales, Australia, concerning the exchange of money orders.
[*Washington? 1881?*] *14 p. incl. forms. 23cm.*
CA 10-5160 **HE6307.A82 1881**

44 ——— ——— Convention for the exchange of money orders between the United States and Bolivia.
Bureau of American republics. Monthly bulletin, Mar. 1902, v. 12: 582-587. **F1403.B955,v.12**

45 ——— ——— Convention for the exchange of money orders with Costa Rica.
Bureau of American Republics. Monthly bulletin, Sept. 1903, v. 15: 679-685. **F1403.B955,v.15**

46 ——— ——— A copy of a communication from the Postmaster-General submitting an increase in the estimate of appropriation for the supply division of the postal service [for the postal money-order system]. Feb. 6, 1905.
[*Washington, Govt. print. off., 1905.*] *2 p. 23½cm.* (*58th Cong. 3d sess. Senate. Doc. 144.*) **4765**

47 ——— ——— A copy of a communication from the Postmaster-General submitting an estimate of deficiency appropriation for miscellaneous articles [for the postal money-order system]. Feb. 15, 1905.
[*Washington, Govt. print. off., 1905.*] *2 p. 23½cm.* (*58th Cong. 3d sess. House. Doc. 346.*) **4832**

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48 ——— ——— Increase of force in office of Superintendent of money-order system. A copy of a communication from the Postmaster-General, submitting an estimate of appropriation for an increase of the force. Apr. 25, 1882.

[*Washington, Govt. print. off., 1882.*] *2 p. 23½cm.* (*52d Cong. 1st sess. House. Ex. Doc. 213.*) **2957**

49 ——— ——— Letter from the Postmaster-General . . . communicating information in relation to the money-order system. Feb. 12, 1874.

[*Washington, Govt. print. off., 1874.*] *3 p. 23½cm.* (*43d Cong. 1st sess. Senate. Mis. doc. 79.*) **1584**

50 ——— ——— Letter from the Superintendent of the money-order office of the Post-office department . . . in relation to the operation of the money-order system. Feb. 17, 1875.

[*Washington, Govt. print. off., 1875.*] *3 p. 23½cm.* (*43d Cong. 2d sess. Senate. Mis. doc. 122.*) **1630**

51 ——— ——— List of money-order offices of the United States.

[*Washington, Govt. print. off., 1871-1873.*] *2 v. 23cm.*

For present list of money-order offices, see United States official postal guide.

5-27904 **HE6465.A25**

52 ——— ——— Money-order system of the United States. General principles and instructions to postmasters.

[*Washington, Govt. print. off., 1866-1871.*] *2 v. 19-22½cm.*

5-27907 **HE6465.A3**

53 ——— ——— Payment of pensions through money-order bureau. Letter . . . in answer to a Resolution of the House of 7th ultimo. Jan. 11, 1870.

[*Washington, Govt. print. off., 1870.*] *7 p. 23½cm.* (*41st Cong. 2d sess. House. Ex. doc. 199.*) **1418**

54 ——— ——— The postal laws and regulations of the United of America . . . Edition of 1913 in effect Oct. 1, 1913.

Washington, Govt. print. off., 1913. 816 p. 24cm. (*62d Cong. 3d sess. House. Doc. 935.*)

Money-order system: p. 527-597.

5-27882 **HE6323 1913**

55 ——— ——— Postal money order convention with Peru.

Bureau of American republics, Oct. 1903, v. 15: 1033-1037. **F1403.B955,v.15**

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56 ——— ——— Proceedings and conclusions of committee appointed by Secretary of Treasury and Postmaster-General to consider advisability of adopting "post-check."
Washington, Govt. print. off., 1902. 64 p. 23cm.
HE6465.A38 1902

——— Supplemental report.
Washington, Govt. print. off., 1902. 6 p. 23cm.
15-26560 HE6465.A38 1902a

57 ——— ——— Register of money order post offices in the United States .... in operation July 1, 1908.
[*New York? 1908.*] 209 p. 24cm.
9-16602† HE6465.A35 1908

——— *Same. 1910.* 257 p. *1911.* 242 p. *1914.* 245 p. *1915.* 251 p.
For the use of officials only.

58 ——— ——— Regulations for the guidance of postmasters in the transaction of international money-order business, under an amended convention recently concluded with Switzerland, and under new conventions, with the British colonies of Jamaica, New South Wales, Victoria, and New Zealand.
Washington, Govt. print. off., 1881. 13 p. 25½cm.
5-27913 HE6467.S9

59 ——— ——— Regulations to take effect Jan. 1, 1883, for the guidance of postmasters in the transaction of international money-order business, between the United States, on the one hand, and Belgium and Tasmania, respectively, on the other.
Washington, Govt. print. off., 1883. 8 p. 25½cm.
5-27841 HE6467.B4

60 ——— ——— Regulations to take effect July 2, 1883, for the guidance of postmasters in the transaction of international money-order business between the United States and Portugal, including the Azores and the Madeira Islands.
Washington, Govt. print. off., 1883. 7 p. 25cm.
5-27912 HE6467.P8

61 ——— ——— Regulations and instructions for the transaction of the postal note business to take effect September 3, 1883.
[*Washington, 1883.*] 13 p. incl. 2 forms. 24cm.
No more issued. Later regulations are included in Postal laws and regulations. Issue of postal notes was discontinued in 1894.
11-16574 HE6468.P7A5 1883

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62 ——— ——— Specifications and proposals for furnishing money-order forms (domestic, international and reissued orders) . . . for money-order service . . . 1912-1915.
Washington, Govt. print. off., 1911. 16 p. 35cm.
HE6465.A5 1911

——— *Same 1915-1919. 1915. 43 p.*

63 ——— ——— United States official postal guide. 3d ser., v. 8, no. 1, July, 1915.
Albany, J. B. Lyon company [1915]. 713 p. 20cm.
The postal money-order system: p. 22-33.
The money-order post offices are indicated by (* or †) in the State list: p. 118-364.
4-18254/3 HE6361.A3

64 ——— ——— *Money orders division.* International list, money-order offices in foreign countries; [revised to June 30, 1908].
[*Washington, Govt. print. off., 1908.*] *131 p.*
——— *Same. Revised to January 1, 1914. 1914. 157 p.*

65 ——— *Treasury dept.* Bequest of Dr. Charles F. Macdonald. Letter from the Acting secretary of the treasury, transmitting a copy of a communication from the Postmaster-General submitting a recommendation for legislation relative to the bequest of Dr. Charles F. Macdonald. Jan. 10, 1907.
[*Washington, Govt. print. off., 1907.*] *9 p. 23½cm.* (*59th Cong. 2d sess. House. Doc. 451.*) 5154

66 ——— ——— Bequest of Dr. Charles F. Macdonald. Letter from the Secretary of the treasury, transmitting a letter from the Postmaster-General in reference to obtaining permission of Congress for the use of the bequest made by Dr. C. F. Macdonald for the improvement of the postal money-order system. Apr. 8, 1913.
[*Washington, Govt. print. off., 1913.*] *9 p. 23½cm.* (*63d Cong. 1st sess. House. Doc. 189.*)

67 ——— ——— Destruction of paid money orders, etc. Copy of a report of a Joint committee of the Treasury and Post-office departments in relation to the destruction of certain papers used in the money-order department. Dec. 6, 1906.
[*Washington, Govt. print. off., 1906.*] *7 p. 23½cm.* (*59th Cong. 2d sess. House. Doc. 185.*) 5151

68 ——— ——— Methods of accounting in the Post-office department. A communication from the Sixth auditor,

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recommending an amendment to the act entitled "An act to improve the methods of accounting in the Post-office department, and for other purposes." Apr. 25, 1894.

[*Washington, Govt. print. off., 1894.*] *2 p. 23½ cm.* (*53d Cong. 2d sess. House. Ex. doc. 200.*) 3226

69 ——— ——— Money-order division, Post-office department. Letter from the Secretary of the treasury, transmitting additional estimates from the Postmaster-General of appropriations for the money-order division. Jan. 27, 1885.

[*Washington, Govt. print. off., 1885.*] *4 p. 23½cm.* (*48th Cong. 2d sess. House. Ex. doc. 143.*) 2302

70 ——— *Treaties, etc., 1869-1877* (*Grant*). Convention between the general post-office of the United States of America and the general post-office of the United Kingdom of Great Britain and Ireland.

[*Washington, Govt. print. off., 1871.*] *9 p. 23½cm.*
5-27911† HE6467.G7

71 ——— ——— Convention between the postal department of the United States of America and the postal department of the Dominion of Canada with instructions to postmasters relative to the system of postal money-orders between the United States and the Dominion of Canada which, by mutual agreement, is to go into operation August 2, 1875.

[*Washington, Govt. print. off., 1875.*] *12 p. 23½cm.*
5-27909† HE6467.C2

72 ——— ——— Convention between the post department of the United States of America and the post department of the German Empire, with instructions to postmasters relative to the system of postal money-orders between the United States and the German empire, which, by mutual agreement, is to go into operation October 1, 1872.

[*Washington, Govt. print. off., 1872.*] *cover-title, 11 p. 23½cm.*
5-27910† HE6467.G3

73 **Willdey,** C. J. Foreign post offices: The United States.
United service magazine, Aug. 1893, v. 182: 1153-1164.
Money-order: p. 1162-1163. U1.U6,v.182

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FOREIGN COUNTRIES

GENERAL

74 **Beelenkamp,** C. J. Les lois postales universelles; élucidées et annotées, à l'aide de documents officiels.
La Haye, Mouton & cie., 1910. 4 p. l., 800, xxxix p. incl. forms. port. 26cm.
Arrangement concernant le service des mandats de poste: p. 321-377; Projet d'arrangement et de règlement concernant les mandats de poste au porteur: p. 697-706.
11-2161

75 **Congrès postal international.** *2d, Paris.* 1878. Documents.
Berne, Impr. Lang & comp., 1878. 2 p. l., 761 p. incl. forms. 34½cm.
Mandats-poste: p. 189-224, 327-360, 717-748.
9-19554 **HE6251 1878a**

76 ——— *3d, Lisbon,* 1885. Documents.
Berne, Impr. Suter & Lierow, 1885. 2 v. 34½cm.
Mandats de poste: v. 1, p. 225-274; v. 2, p. 210-242.
9-19553 **HE6251 1885**

77 ——— *4th, Vienna,* 1891. Documents.
Berne, Imp. K. Staempfli & cie., 1891. 982 p. 34½cm.
Mandats de poste: p. 171-215, 563-580, 599-610, 855-878.
HE6251 1891

78 ——— *5th, Washington, D. C.,* 1897. Documents.
Berne, Impr. Staempfli & cie, 1898. 4 p. l., 971 p. 35cm.
Arrangement et règlement du 4 juillet 1891 concernant le service des mandats de poste: p. 205-245; Rapport de la troisième commission sur les mandats de poste: p. 591-658, 704.
9-19555 **HE6251 1897b**

79 ——— *6th, Rome,* 1906. Documents.
Berne, Impr. Lierow & cie, 1906. 2 v. forms, mounted samples. 35cm.
Proposition spéciales aux différents articles de l'arrangement et du règlement d'exécution concernant le service du mandats de poste: v. 1 p. 291-336; v. 2, p. 483-501; 513-515; 825-858.
9-17700 **HE6251 1906e**

80 **Fischer,** P. D. Geldauszahlungen durch die Post (Postanweisungen). 3. Aufl. bearb. von M. Aschenborn.
(*In* Handwörterbuch der Staatswissenschaften. Hrsg. von J. Conrad. 3. Aufl. Jena, 1910. v. 6, p. 1081-1083.)
H45.H22,v.6

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81 **Gt. Brit.** *Board of trade.* Statistical abstract for the principal and other foreign countries. 1901-1912.
London, Eyre & Spottiswoode, 1914. $24\frac{1}{2}^{cm}$.
Postal statistics: p. 422-427. Include money-order statistics, 1906-1912 for Finland, Sweden, Denmark, Germany, the Netherlands, Belgium, France, Switzerland, Hungary, Roumania, Egypt, United States and Japan.
7-23655 **HA161.A4**

82 **Heckel,** Max von. Postscheck [Germany, Austria-Hungary and Switzerland].
(*In* Handwörterbuch der Staatswissenschaften. Hrsg. von J. Conrad. 3. Aufl. Jena, 1910. v. 6, p. 1127-1130.)
H45.H22,v.6

83 **Hennicke,** Julius. Das Buch von der Weltpost, Entwickelung und Wirken der Post und Telegraphie im Weltverkehr, von Veredarius [pseud.] 3. durchgesehene Aufl.
Berlin, H. J. Meidinger, 1894. 5 p. l., 367 p. illus., pl. (partly col.) port., facsim. 32^{cm}.
Geldverkehr durch die Post: p. 308-313.
2-1607—M 2 **HE6041.H51**

84 **Schröter,** Karl. Der Weltpostverein; Geschichte seiner Gründung und Entwicklung in 25 Jahren.
Bern, K. J. Wyss, 1900. vii, 341 p. pl., ports. 24^{cm}.
Postanweisungen: p. 153-156, 194-196, 256-257.
1-G-747 **HE6261.S38**

85 **Schweiger-Lerchenfeld,** Amand, *Freiherr* von. Das neue Buch von der Weltpost. Geschichte, Organisation und Technik des Postwesens von den ältesten Zeiten bis auf die Gegenwart.
Wien [*etc.*], *A. Hartleben* [*1901*]. *vii,* [*1*], *952 p. illus., pl., port., fold. maps.* $23\frac{1}{2}^{cm}$.
Postanweisungen: p. 873-912.
3-5911 **HE6041.S41**

86 **Sieblist,** Otto. Die Post im Auslande. 3. gänzlich umgearb. Aufl.
Berlin, J. Springer, 1900. xii, 442 p. 23^{cm}.
Postanweisungen (Money orders): Austria-Hungary: p. 21-23; Bosnia and Herzegovina: p. 41-42; France: p. 59-63; Great Britain and Ireland: p. 89-92; Italy: p. 108-111; Switzerland: p. 133-135; Belgium: p. 152-156; The Netherlands: p. 177-179; Luxemburg: p. 189-191; Denmark: p. 201-202; Sweden: p. 215-216; Norway: p. 226-227; Portugal: p. 241-243; Russia: p. 263-264; Rumania: p. 271; Servia: p. 275; Bulgaria: p. 280-281; Greece: p. 285-286; United States of America: p. 302-303; Canada: p. 306-310; Mexico: p. 317; Chili: p. 322; Uruguay: p. 325-326; Argentine Republic: p. 330-331; Brazil: p. 338-340; Egypt: p. 347-348; Cape Colony: p. 355-358; British India: p. 367-369; Dutch East Indies: p. 379; Japan: p. 387; Victoria: p. 400-401; South Australia: p. 409-411; New South Wales: p. 421-422; Queensland: p. 429; New Zealand: p. 436-437.
1-10669—M 2 **HE6071.S5**

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87 **Union postale universelle.** Exposé des motifs des avant-projets préparés par l'Administration française, avec le concours du Bureau international, pour être soumis aux délibérations du Congrès postal de Paris.

Berne, Impr. Lang & c^ie, 1877. 4 v. 35½^cm.

4. ptie. Exposé des motifs du projet d'arrangement concernant l'échange des mandats de poste.

10-895† **HE6251 1877a**

88 ——— *Bureau international.* Recueil de renseignements sur l'organisation des administrations de l'Union et sur leurs services internes. Pub. par le Bureau international. Mai 1896.

Berne, Impr. Stœmpfli, 1896. ix, 1016 p. 29 x 22½^cm.

See Table of contents under Mandats de poste under various countries.

9-19991† **HE6251 1896**

89 ——— ——— Relevé des tableaux statistiques du service postal international. 1913.

Berne, 1915. 40^cm.

Contains statistics of number and value of money orders to and from various countries.

7-31847† **HE6021.U6 1913**

90 ——— ——— Résumé des lois et règlements intérieurs applicables au service des mandats de poste. Pub. par le Bureau international de l'Union postale universelle, octobre 1887.

Berne, Impr. Stœmpfli, 1887. 3 p. l., 152 p. incl. forms. 26½ x 20½^cm.

10-890† **HE6165.U5 1887**

91 ——— ——— Résumé des lois et réglements intérieurs applicables au service des recouvrements. Pub. par le Bureau international de l'Union postale universelle, septembre 1887.

Berne, Impr. Stœmpfli, 1887. 3 p. l., 147 p. incl. forms. 27^cm.

10-6368† **HE6165.U5 1887a**

92 ——— ——— Statistique générale du service postal, publiée par le Bureau international. Année 1913.

Berne, Impr. R. Suter & cie, 1915. 39½^cm.

Mandats de poste: Service intérieur: p. 10; Service international: p. 15, 19.

5-27976† **HE6021.U5 1913**

93 **U. S.** *Foreign mail service.* Report of the superintendent of foreign mails. 1906.

Washington, Govt. print. off., 1906. 155 p. 23^cm.

Arrangement concerning the money-order service: Germany, the Argentine Republic . . . [The Universal postal union]: p. 100-112.

6-5811 **HE6477.A2 1906**

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94 **Webersik,** Gottlieb, *comp.* Weltpost-statistik. Telegraphen- und telephonverkehr, Postsparkassenwesen.
Wien und Leipzig, G. Freytag & Berndt [*pref. 1898*]. *27 p. col. plates, fold. map. 17½cm.*
Anzahl der Postanweisungen: p. 10-11, and plate 6.
1-26494 **HE6021.W36**

UNION POSTALE

95 **L'Union** postale; journal publié par le Bureau international de l'Union postale universelle.
Berne [*1875-1915*]. *40 v. 31½cm. monthly.*
French, German and English in parallel columns.
7-31626 **HE6251 1875**
Contents relating to Money orders:
Vol. 1: Feb. 1876. Exchange of letters with value declared and of post-office money orders in the relations of the general postal union, p. 67-76.
June, 1876. Money-order exchange between Belgium, Switzerland, and Germany and the Netherland possessions in East India, p. 146-147.
Vol. 2: Sept. 1877. The money-order system of the United States of America, p. 179-186; Money orders and postal notes in England, p. 197-200.
Vol. 3: Feb. 1878. Money-order convention between France and Dutch East Indies, p. 47-48.
Mar. 1878. Money-order convention between France and Sweden, p. 79-80.
May, 1878. The Postal Congress of Paris. Project of arrangement concerning the exchange of money orders, p. 101-112. Modifications of the arrangements and detailed regulations, Oct. 1878, p. 210-214. Money-order exchange between Netherlands and Denmark, and Denmark and France, p. 119-120.
July, 1878. Exchange of money orders between France and Austro-Hungary, p. 151.
Aug. 1878. International and domestic money orders issued in France, sent by postal authorities instead of by the remitters, p. 177-178.
Vol. 4: Mar. 1879. System of money-order cards in France, p. 66-67.
May, 1879. Statistics of domestic money-order business of Belgium in 1877, p. 110.
Aug. 1879. Exchange of telegraphic money orders between Switzerland and the Netherlands, p. 174.
Dec. 1879. Money-order convention between German Empire and United States, p. 249.
Vol. 5: Jan. 1880. Extension of French telegraphic money-order service, p. 23.
July, 1880. Money-order convention between France and the United States, p. 150-151.
Vol. 6: Nov. 1881. Money-order convention between Portugal and Brazil, p. 248.
Vol. 7: Dec. 1882. Introduction of money-order system in the domestic service of Hawaii, p. 284-286.
Vol. 8: Jan. 1883. Money-order convention between France and Great Britain, p. 23-24.

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Feb. 1883. Money-order convention between Belgium and the United States, p. 47; Money-order service introduced into Norway, p. 48.

Vol. 9: Mar. 1884. Postal orders, Belgian system, p. 66-68.

Sept. 1884. Money order convention between France and Luxemburg, and Persia, p. 208.

Dec. 1884. Postal notes in British India, p. 263-267.

Vol. 10: May, 1885. Use of money-order forms for written communications between Italy and Austro-Hungary, p. 108.

June, 1885. Money-order convention between France and Japan, p. 128.

July, 1885. Money-order convention between France and Persia, p. 146.

Sept. 1885. Money-order convention between Austro-Hungary and Great Britain and Ireland, p. 184-185.

Vol. 11: Jan. 1886. Money-order relations between Germany and Hawaii, p. 24.

Vol. 12: July 1887. Money-order convention between France and Malta, p. 132.

Oct. 1887. The United States postal note, p. 173-178.

Vol. 13: July, 1888. Money-order system introduced into Greece, p. 122-123.

Vol. 14: Apr. 1889. The money transactions through the medium of the post-office in Ceylon, p. 62-63.

Nov. 1889. Money and postal orders statistics of Great Britain in 1888, p. 188.

Vol. 15: Feb. 1890. Proposed introduction of the money-order system in Russia, p. 32.

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Vol. 32: July, 1907. Summary of the postal history of the United States of America. The money-order system, p. 109.
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Mar. 1912. The money order and postal order service in Spain, p. 33-36.
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Vol. 38: Jan. 1913. Introduction of letter money orders in Italy, p. 16.
Mar., June, Sept. 1913. New exchanges of ordinary money orders, p. 48, 96, 144.
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Sept. 1913. The new Portuguese law on money and postal orders, p. 131-133.
Dec. 1913. Validity of money orders in France, p. 192.
Vol. 39: Jan.-Dec. 1914. New exchanges of ordinary money orders, p. 32, 64, 112, 128, 144.
June, 1914. Adhesion of Spain to money-order arrangement of Rome, p. 95.
Vol. 40: Feb. 1915. Money-order exchanges between Germany and Ecuador, p. 31.

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135 **Post office** improvements in 1896.
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Washington, Govt. print. off., 1872. 194 p. 23½cm.
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6-6960 **HE6651.A2 1914**

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149 **Queensland.** *Post and telegraph dept.* Post card and postal note act and regulations for the issue of post cards and the issue, sale, payment, and cancellation of postal notes. [*Brisbane, J. C. Beal, government printer, 1880.*] *cover-title, 7 p.* $25\frac{1}{2}^{cm}$.
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Roma [etc.], Tipografia Bencini, 1880. 91 p. 22^{cm}.
9-31346† **HE6167.I8A5 1880**

151 ——— ——— Istruzione ad uso delle direzioni e degli ufizi pel servizio dei vaglia interni.
Firenze, Tip. della Gazetta d'Italia, 1875. 192 p. $21\frac{1}{2}^{cm}$.
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153 **Palombi,** Adriano. Manuale postale. Notizie storiche sulle poste d'Italia, organizzazione, legislazione, posta militare, Unione postale universale. Con un' appendice contenente le norme relative ad alcuni servizi accessori della posta.
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11-6341 **HE7015.P2**

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154 **Japan.** *Dept. of communications.* A short sketch of the progress of the postal service in Japan.
Tokio, 1892. 11, 42 p. 19^{cm}.
Money orders: p. 24-32.
7-33375 **HE7275.A4 1892**

154a ——— *Dept. of finance.* Financial and economical annual of Japan. 1914.
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6-25856 **HC461.A3 1914**

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154b ——— *Direction-general of posts and telegraphs.* Résumé historique et statistique du service des postes au Japon, par la Direction générale des postes et des télégraphes.
Tokio, Imprimerie impériale, 1899. 3 p. l., 24 p. 27cm.
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155 ——— ——— A short history of the post and telegraph services in Japan. Issued on the 25th anniversary of the entry of Japan into the Universal postal union.
[*Tokyo, Japan, Tokyo printing co., ltd., 1902.*] *2 p. l., 58, [2] p. incl. tables. 22cm.*
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9-17277† HE7275.A4 1902

156 ——— *Imperial Japanese commission to the Louisiana purchase exposition.* Japan in the beginning of the 20th century.
[*Tokyo, Japan, Printed at the "Japan times" office*] *1904. 2 p. l., viii, 828 p., 2 l. 23cm.*
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4-21898 HC462.J86

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México, Imp. Lacaud, 1907. 391 p. 25cm.
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11-34686 HE6663.A3 1907

158 ——— *Laws, statutes, etc., 1884-1911 (Diaz).* Legislacion postal de los Estados Unidos Mexicanos. Ed. oficial.
Mexico, Tip. de la "Sociedad impresora," 1906. 1 p. l., 103, 221 p. 22½cm.
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11-8890 HE6662.A5 1906

159 ——— *Treaties, etc., 1884-1911 (Diaz).* Convencion para el cambio de giros postales celebrada entre la Direccion general de correos de los Estados Unidos Mexicanos y el Departamento de correos del Dominio del Canada. Reglamento de la Convencion.
México, Tip. "La Ilustracion," 1907. 36 p. 25cm.
Treaty and forms in Spanish and English.
11-10133 HE6167.M6A5 1907

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160 ——— ——— Convencion para el cambio de giros postales celebrada entre la Direccion general de correos de los Estados Unidos Mexicanos y la Direccion general de correos de la Republica del Salvador. Reglamento de la convencion.
México, Tip. "La Ilustracion," 1906. 33 p. 22½cm.
11-12372 HE6167.M6A5 1906

PORTUGAL

161 **Portugal.** *Direcção geral dos correios a telégrafos.* Disposições que regulam o serviço de permutacão de fundos por intermédio do correio nas provincias ultramarinas approvadas por decretos de 19 de outubro de 1900 e 27 de novembro de 1902.
Lisboa, Imprensa nacional, 1902. 118 p. 23½cm.
HE6167.P8A5 1902

162 ——— ——— Regulamento para o serviço de permutação de fundos por intermédio do correio, aprovado por decreto de 16 de novembro de 1912.
Lisboa, Imprensa nacional, 1912. 75 p. 23½cm.
13-25239 HE6167.P8A5 1912

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163 **Switzerland.** *Post-und Eisenbahndepartement.* Instruction concernant les mandats-poste éxchangés entre la Suisse et l'étranger.
[*Bern?*] *1879. 16 p. 36cm.* HE6167.S9.A5 1879

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